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GENEALOGY COLLECTION

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STANDARD ATLAS
OF
PALO ALTO COUNTY
IOWA

INCLUDING
A PLAT BOOK

OF THE
VILLAGES, CITIES AND TOWNSHIPS OF THE COUNTY.

— MAP OF THE STATE, UNITED STATES AND WORLD. —

Patrons Directory, Reference Business Directory and Departments
devoted to General Information.

ANALYSIS OF THE SYSTEM OF U.S. LAND SURVEYS, DIGEST OF THE
SYSTEM OF CIVIL GOVERNMENT, ETC. ETC.

Compiled and Published

BY

Geo. A. Dele & Co.

PUBLISHERS & ENGRAVERS.

134 VAN BUREN ST.
CHICAGO.

1903

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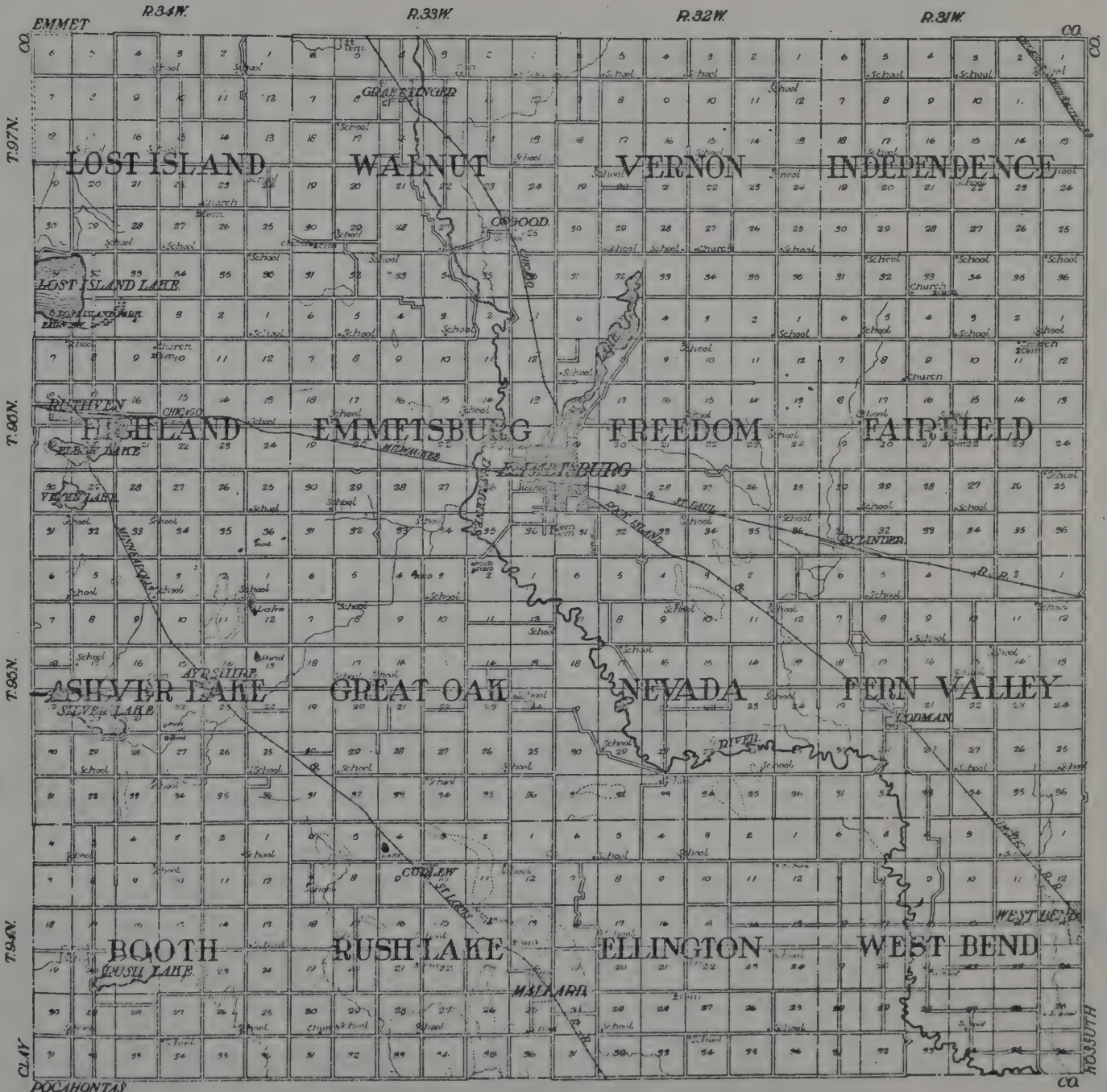
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OUTLINE MAP OF
Palo Alto County
IOWA
Scale $\frac{1}{4}$ of 1 inch to 1 Mile



10. *W. S.*
Parnham
320 a

F. A. Mordant

104

M. L. Brown
Lot 3 626a



Alex

E. B. Soper
102

Lot 38.3 u

J J O'Neill

3.0 a

CE Taylor
80 u.

Etta Dickinson 19a.

A. H. Taylor

19.50 2.

F. H. Dickey

33 63 a

Chas.
ynn

637a

W. F. & M. F. Cochrane

.95 09 a.

E. J. Soper
102

MEDIUM

SECOND IS

Alex Pe'dre
25302

W E.
Saunders's

Frank & Haitie
Illingsworth

13 a.

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4	5	6
7	8	9

5x5

1	2	3
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HIGH
SCHOOL

PART of EMMETSBURG. See Pages 14 &

10. W. & Farnham
320 a

John V. Phillips 235.45

F. A. Martin

Lot 4 21367
Ann Nolan

Lot 13 21367
213 62.64

NORTH PART OF EMMETSBURG

COUNTY SEAT OF PALO ALTO CO.

— IOWA —

— EMMETTSBURG TWP. —

Scale 360 feet to one in.

Neary Est.
315 a

School

Mary Kerwick 1/2

A. P. Mc Donnell Est 1/2
120 a

TW Harrison
40 a

Bridget Nugan
82.30 a

Frank & Hattie
Illingsworth
13 a

Alex Peachie
25.50 a

Alex Peachie
Lot 5 1775
15.95

FIRST ISLAND

SECOND ISLAND

W. E.
Saunders
5.94 a

A. H. Taylor
15.30

Della Dickinson 12 a

A. H. Taylor
19.50 a

F. H. Dickey
33.63 a

B. Chas
Flynn
13 a

Lola Laughlin
57 a

C. S. Allen

3	4	1	16	17	22	32	48
6	3	2	15	18	31	34	47
7	2	3	14	19	30	35	49
8	1	4	13	20	29	45	50

16	9	8	1	2	5	12	21	28	37	44	51
13	10	7	2	7	6	11	22	27	36	43	52
14	11	6	3	6	3	7	23	26	35	42	53
12	5	4	5	4	4	8	24	25	34	41	54

MEDIUM

ORMSBYS

ORMSBYS

5-7 4.7

18.4 a.

40 a.

COUNTY S

J. K. J.

C M & D E

10. 10, 10

Chas. Myers
19a

Northwestern Tile &
Clay Product Co.
202

S. G.
Crowder

3638
BROWN'S
1

BROWN¹⁵
924
16
924
17

ADD

20

19

18
M. L. Brown
Trustee

ADD

12
BROWNS
15

5
W.J. BROWN'S
8

5 BROWN'S

ADD 1

ADD₁

L. Archer 2160

RUTHERFORD
HIGHWAY
S.C.

C. Rusteigen

62.14

John Haren 3662

280.88 20743 20743 10272.16
6 5 4
AUDITOR'S PLATS OF
GOFF'S ADDITION
NORTH RUTHERFORD
7.5



O. H. Adams 129 ac



GRAETTINGER

WALNUT ST. TWP.

Scale: 300 ft. = 1 inch.

D.C. Tipp 5865

T. Sullivan 1475

T. J. Henricksen 20

T. Sullivan 20

F. & C. Spies 40

CHICAGO

2. • 12.38 ac

2 OF

3 SUBD.

5 SPIES

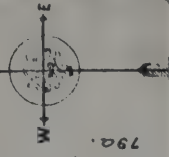
1 OUTLORS

GROVE

HOFFMAN

PLANETARY

750.



GRAETTINGER

WALNUT TWP.

Scale, 300 ft. = 1 inch

D C Twp 106E

P. Sullivan 106E

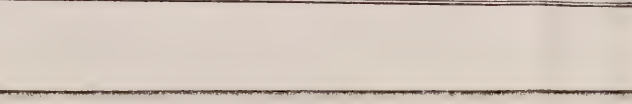
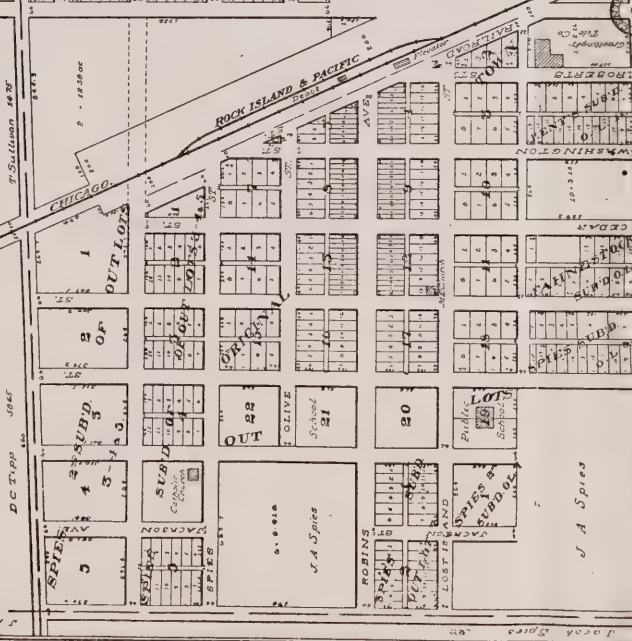
F & C Spies 40

T. Sullivan 60

T. J. Heinrichsen 80



Eugene Planetary 78A.



Andrews Station
S. 1.22A

B. W. Briggs
880A.

E. S. & C. S. George
18850

J. T. Naege

J. A. Spies

J. A. Spies

WEST BEND
WEST BEND TWP.

Scale: 300 ft. = 1 inch.

(PLATTED AS MALLARD & NORTH MALLARD)
RUSH LAKE TWP.

Scale: 300 ft. = 1 inch.

Lot D. Charles Stafford.

Lot E. C. J. Hahn

Lot B. G. H. Campbell

Lot F. C. J. Hahn

Lot A. C. J. Hahn

TO ST. LOUIS

TO MALLARD

MINNEAPOLIS

FIRST

TEAL

WATSON

SOUTH

WILSON

THIRD

SECOND

FIRST

COLLEGE

ST. PAUL

ST. LOUIS

ST. PAUL

ST. LOUIS

ST. PAUL

ST. LOUIS

ST. PAUL

ST. LOUIS

ST. PAUL

ST. LOUIS

S. W. Gressler

F. L. Adams

15225

J. H. Quick

J. H. Heldeman

Carl Brown

FOURTH

THIRD

SECOND

FIRST

ST. PAUL

ST. LOUIS

George Bell

O.L. 2. 11. 87

O.L. 3. 12. 12

CYLINDER
FAIRFIELD TWP.

Scale: 300 ft. = 1 inch.

Dora Knuths

T. H. Cullen

E. L. Bois et al

E. L. Bois et al

CHICAGO

MILWAUKEE

ST. PAUL

R.R.

E. L. Bois et al

LOST ISLAND

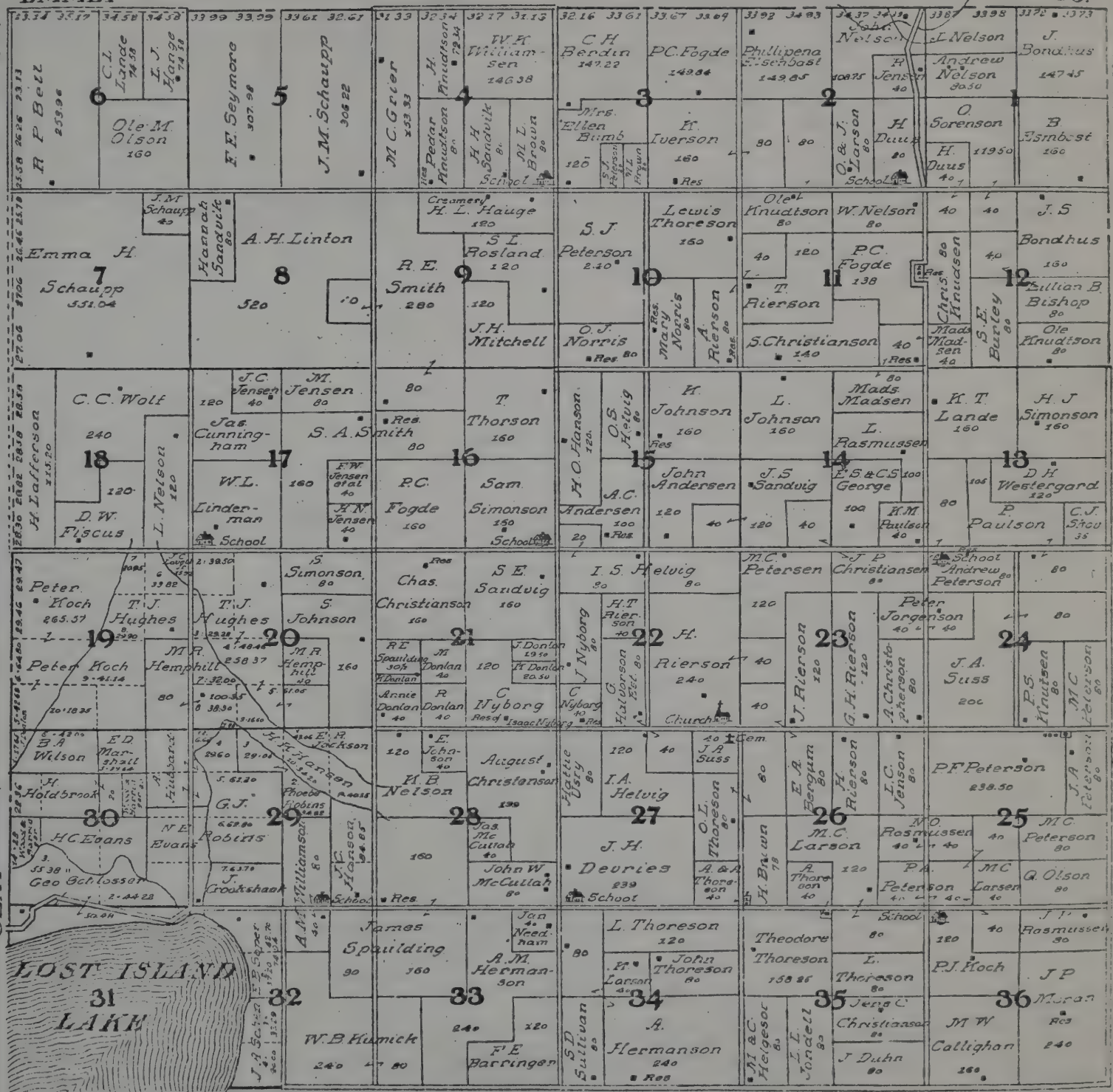
TOWNSHIP

Scale 2 Inches to 1 Mile.

Township 97 North, Range 34 West of the 5th. P. M.

EMMET

CO.

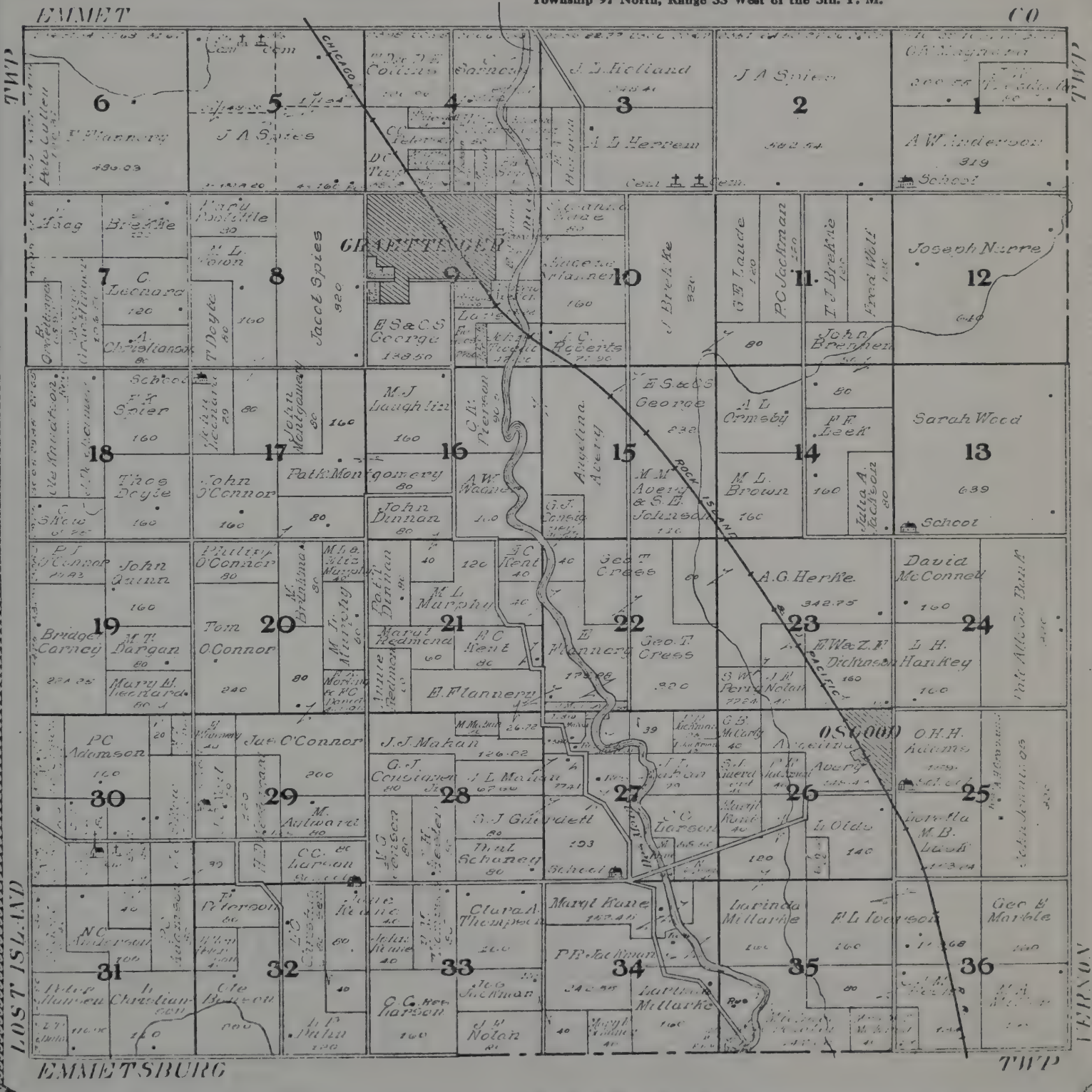


HIGHLAND

TWP



Township 97 North, Range 33 West of the 5th. P. M.



EMMETT'SBURG

VERNON



Scale 2 Inches to 1 Mile.

Township 97 North, Range 32 West of the 5th. P. M.

EMMET											
3239 3239 3146 3240	3271 3273 3271 3171	3176 3276 3287 3187	3206 3306 3334 3335	3431 3437 3437 3337	3153 3430 322						
S. H. Briggs	J. H. Trevelock	Chas. Crookover	Geo. Bosold	Marg. Hetchen	L. M. Smith & L. Webber	C. B. Hall	F. R. Soper				
135	6	14452	14512	14609	14803	14814	E. H. Lewis				
3241 3241 3146 3146	3271 3271 3271 3171	3176 3276 3287 3187	3206 3306 3334 3335	3431 3437 3437 3337	3153 3430 322						
MM. Briggs	Lars. Ege	Boardman	J. A. Miller & J. G. Dutton	Dan. Chas & Jas. Dougherty	Fred Lippold	Laura L. Parr	R. R. Smith				
135 99	100	30446	30442	160	160	160	200				
3241 3241 3146 3146	3271 3271 3271 3171	3176 3276 3287 3187	3206 3306 3334 3335	3431 3437 3437 3337	3153 3430 322						
Ernest Middleton	George Bros	J. A. Miller & J. G. Dutton	Ed. McNally	Nora B. Crowley	W. Howard	School	B. P. Robinson & John Lewis				
513 60	160	280	320	320	160	160	L. E. Conway				
7	P. Hocke	F. L. Lambe	J. R. Brown	Paul C. Remington	J. F. Neary Estate	A. A. Anderson, Mich. Benson & H. W. Watts	12				
3241 3241 3146 3146	3271 3271 3271 3171	3176 3276 3287 3187	3206 3306 3334 3335	3431 3437 3437 3337	3153 3430 322						
513 60	120	160	160	160	240	320	Louis Willey & H. F. Butlerfield				
3241 3241 3146 3146	3271 3271 3271 3171	3176 3276 3287 3187	3206 3306 3334 3335	3431 3437 3437 3337	3153 3430 322						
Jos. Larson	W. A. Moon	F. D. Hurlburt	Jas. Williams & John Williams Est.	W. C. Vittum	L. E. Nefstead	Anna S. Phelan	13				
78 15	160	40	320	320	160	80	David Myers				
3241 3241 3146 3146	3271 3271 3271 3171	3176 3276 3287 3187	3206 3306 3334 3335	3431 3437 3437 3337	3153 3430 322						
P. V. Maan	Kate & Sadie Perry	Lucinda Adams	N. S. Brown & F. E. Burns et al	W. C. Vittum	A. L. Powers	H. A. Powers	Mary A. Galbreath				
78 25	160	240	160	639	80	80	80				
3241 3241 3146 3146	3271 3271 3271 3171	3176 3276 3287 3187	3206 3306 3334 3335	3431 3437 3437 3337	3153 3430 322						
B. J. & M. R. Bradley	J. H. Milica	W. H. Gaylord	Ludwig Tjaden	E. B. Hall	J. J. Watson	W. L. Linderman	Raymond Buchaw				
153 80	160	160	320	320	400	40	V. Lot.				
3241 3241 3146 3146	3271 3271 3271 3171	3176 3276 3287 3187	3206 3306 3334 3335	3431 3437 3437 3337	3153 3430 322						
School	A. J. Burt	C. E. Clark	E. Swift	P. C. Duer	W. L. Linderman	80	M. E. Roberts				
Vina Saunders	80	80	80	120	40	40	O. J. ...				
19	M. L. Brown	J. H. Hickey	21	22	22	22	24				
3241 3241 3146 3146	3271 3271 3271 3171	3176 3276 3287 3187	3206 3306 3334 3335	3431 3437 3437 3337	3153 3430 322						
631 40	80	80	120	120	120	120	160				
3241 3241 3146 3146	3271 3271 3271 3171	3176 3276 3287 3187	3206 3306 3334 3335	3431 3437 3437 3337	3153 3430 322						
P. Swift	J. J. Brown	J. W. Hickey	M. L. Brown	P. C. Duer	Raymond Buchan	Raymond Buchan	Kate & Sadie Perry				
80	80	80	160	160	80	120	320				
3241 3241 3146 3146	3271 3271 3271 3171	3176 3276 3287 3187	3206 3306 3334 3335	3431 3437 3437 3337	3153 3430 322						
Ida M. Wright	J. J. Brown	J. W. Hickey	M. L. Brown	P. C. Duer	Raymond Buchan	Raymond Buchan	26				
60	80	80	160	160	80	80	25				
3241 3241 3146 3146	3271 3271 3271 3171	3176 3276 3287 3187	3206 3306 3334 3335	3431 3437 3437 3337	3153 3430 322						
L. J. Halscy	J. J. Brown	J. W. Hickey	M. L. Brown	P. C. Duer	Raymond Buchan	Raymond Buchan	27				
240	80	80	160	160	80	80	28				
3241 3241 3146 3146	3271 3271 3271 3171	3176 3276 3287 3187	3206 3306 3334 3335	3431 3437 3437 3337	3153 3430 322						
H. L. McClanahan	Mary A. Ornisey	A. E. Harrison	G. H. Baker	H. T. Allen	J. J. Watson	C. H. Pool	30				
160	160	80	150 25	160	160	160	31				
3241 3241 3146 3146	3271 3271 3271 3171	3176 3276 3287 3187	3206 3306 3334 3335	3431 3437 3437 3337	3153 3430 322						
Geo. F. Ma	J. Ma	Jas. Pringle	W. C. Baker	A. J. Hansen	G. T. Mosey	G. T. Mosey	32				
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Geo. F. Ma	J. Ma	Jas. Pringle	W. C. Baker	A. J. Hansen	G. T. Mosey	G. T. Mosey	36				
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Geo. F. Ma	J. Ma	Jas. Pringle	W. C. Baker	A. J. Hansen	G. T. Mosey	G. T. Mosey	42				
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Geo. F. Ma	J. Ma	Jas. Pringle	W. C. Baker	A. J. Hansen	G. T. Mosey	G. T. Mosey	48				
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Geo. F. Ma	J. Ma	Jas. Pringle	W. C. Baker	A. J. Hansen	G. T. Mosey	G. T. Mosey	50				
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Geo. F. Ma	J. Ma	Jas. Pringle	W. C. Baker	A. J. Hansen	G. T. Mosey	G. T. Mosey	52				
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Geo. F. Ma	J. Ma	Jas. Pringle	W. C. Baker	A. J. Hansen	G. T. Mosey	G. T. Mosey	54				
160	160	80	150 25	160	160	160	55				
3241 3241 3146 3146	3271 3271 3271 3171	3176 3276 3287 3187	3206 3306 3334 3335	3431 3437 3437 3337	3153 3430 322						
Geo. F. Ma	J. Ma	Jas. Pringle	W. C. Baker	A. J. Hansen	G. T. Mosey	G. T. Mosey	56				
160	160	80	150 25	160	160	160	57				
3241 3241 3146 3146	3271 3271 3271 3171	3176 3276 3287 3187	3206 3306 3334 3335	3431 3437 3437 3337	3153 3430 322						
Geo. F. Ma	J. Ma	Jas. Pringle	W. C. Baker	A. J. Hansen	G. T. Mosey	G. T. Mosey	58				
160	160	80	150 25	160	160	160	59				
3241 3241 3146 3146	3271 3271 3271 3171	3176 3276 3287 3187	3206 3306 3334 3335	3431 3437 3437 3337	3153 3430 322						
Geo. F. Ma	J. Ma	Jas. Pringle	W. C. Baker	A. J. Hansen	G. T. Mosey	G. T. Mosey	60				
160	160	80	150 25	160	160	160	61				
3241 3241 3146 3146	3271 3271 3271 3171	3176 3276 3287 3187	3206 3306 3334 3335	3431 3437 3437 3337	3153 3430 322						
Geo. F. Ma	J. Ma	Jas. Pringle	W. C. Baker	A. J. Hansen	G. T. Mosey	G. T. Mosey	62				
160	160	80	150 25	160	160	160	63				
3241 3241 3146 3146	3271 3271 3271 3171	3176 3276 3287 3187	3206 3306 3334 3335	3431 3437 3437 3337	3153 3430 322						
Geo. F. Ma	J. Ma	Jas. Pringle	W. C. Baker	A. J. Hansen	G. T. Mosey	G. T. Mosey	64				
160	160	80	150 25	160	160	160	65				
3241 3241 3146 3146	3271 3271 3271 3171	3176 3276 3287 3187	3206 3306 3334 3335	3431 3437 3437 3337	3153 3430 322						
Geo. F. Ma	J. Ma	Jas. Pringle	W. C. Baker	A. J. Hansen	G. T. Mosey	G. T. Mosey	66				
160	160	80	150 25	160	160	160	67				
3241 3241 3146 3146	3271 3271 3271 3171	3176 3276 3287 3187	3206 3306 3334 3335	3431 3437 3437 3337	3153 3430 322						
Geo. F. Ma	J. Ma	Jas. Pringle	W. C. Baker	A. J. Hansen	G. T. Mosey	G. T. Mosey	68				
160	160	80	150 25	160	160	160	69				
3241 3241 3146 3146	3271 3271 3271 3171	3176 3276 3287 3187	3206 3306 3334 3335	3431 3437 3437 3337	3153 3430 322						
Geo. F. Ma	J. Ma	Jas. Pringle	W. C. Baker	A. J. Hansen	G. T. Mosey	G. T. Mosey	70				
160	160	80	150 25	160	160	160	71				
3241 3241 3146 3146	3271 3271 3271 3171	3176 3276 3287 3187	3206 3306 3334 3335	3431 3437 3437 3337	3153 3430 322						
Geo. F. Ma	J. Ma	Jas. Pringle	W. C. Baker	A. J. Hansen	G. T. Mosey	G. T. Mosey	72				
160	160	80	150 25	160	160	160	73				
3241 3241 3146 3146	3271 3271 3271 3171	3176 3276 3287 3187	3206 3306 3334 3335	3431 3437 3437 3337	3153 3430 322						
Geo. F. Ma	J. Ma	Jas. Pringle	W. C. Baker	A. J. Hansen	G. T. Mosey	G. T. Mosey	74				
160	160	80	150 25	160	160	160	75				
3241 3241 3146 3146	3271 3271 3271 3171	3176 3276 3287 3187	3206 3306 3334 3335	3431 3437 3437 3337	3153 3430 322						
Geo. F. Ma	J. Ma	Jas. Pringle	W. C. Baker	A. J. Hansen	G. T. Mosey	G. T. Mosey	76				
160	160	80	150 25	160	160	160	77				
3241 3241 3146 3146	3271 3271 3271 3171	3176 3276 3287 3187	3206 3306 3334 3335	3431 3437 3437 3337	3153 3430 322						
Geo. F. Ma	J. Ma	Jas. Pringle	W. C. Baker	A. J. Hansen	G. T. Mosey	G. T. Mosey	78				
160	160	80	150 25	160	160	160	79				
3241 3241 3146 3146	3271 3271 3271 3171	3176 3276 3287 3187	3206 3306 3334 3335	3431 3437 3437 3337	3153 3430 322						
Geo. F. Ma	J. Ma	Jas. Pringle	W. C. Baker	A. J. Hansen	G. T. Mosey	G. T. Mosey	80				
160	160	80	150 25	160	160	160	81				
3241 3241 3146 3146	3271 3271 3271 3171	3176 3276 3287 3187	3206 3306 3334 3335	3431 3437 3437 3337	3153 3430 322						
Geo. F. Ma	J. Ma	Jas. Pringle	W. C. Baker	A. J. Hansen	G. T. Mosey	G. T. Mosey	82				
160	160	80	150 25	160	160	160	83				
3241 3241 3146 3146	3271 3271 3271 3171	3176 3276 3287 3187	3206 3306 3334 3335	3431 3437 3437 3337	3153 3430 322						
Geo. F. Ma	J. Ma	Jas. Pringle	W. C. Baker	A. J. Hansen	G. T. Mosey	G. T. Mosey	84				
160	160	80	150 25	160	160	160	85				
3241 3241 3146 3146	3271 3271 3271 3171	3176 3276 3287 3187	3206 3306 3334 3335	3431 3437 3437 3337	3153 3430 322						
Geo. F. Ma	J. Ma	Jas. Pringle	W. C. Baker	A. J. Hansen	G. T. Mosey	G. T. Mosey	86				

INDEPENDENCE

TOWNSHIP

Scale 2 Inches to 1 Mile.

Township 97 North, Range 31 West of the 5th. P. M.

EMMET

CO.

TWP.

6	John Johnson 140 33	5	J J Watson 192 4	4	A R Keepers 260 33	3	Nels Nelson 143 07	2	C W Nelson 144 25	1	H C Hanson 181 57
Moses Strauss 268 43	Off Rindy 159	CM G Hanson Hanson 40 140	Ed Peppard 120	Mary Peppard 80	O H Bratrud 80	H A Gaarde 160	P M Mortensen 120	N L Kiley 174 16	R Hanson 120	S C Guthrie 120	
7	Moses Strauss 452 60	8	J G Jenswold 120 360	9	M L Brown 320	10	P E Keepers 80	11	B H Huskamp 280	12	H J Huskamp 274 22
Alex Todd 120	L J Jenswold 40	G H Holland 40 50	O O Oskrig 160	L M Finnestad 320	B Mitchell 160	Al Voight 160	A A Myers 240	John Schallert 149 88	Bertha Wagner 160	L Miller 120	
18	Moses Strauss 146 71	17	Alex Todd 315	16	O G Peppara 160	15	BA Berkeland 160	14	W H Kohlsaedt 240	13	J L & A L Johnson 160
Valentine Lohr 308 93	B Benson 160	Wm Alderson 160	L M Finnestad 320	22	W L Hamelmann 160	23	John Light 320	24	Philip Weisbrod 160	Emilie Mienke 80	
19	A Cowans 80	20	Ole Benson 160	21	J P Burke 160	22	Christina Iverson 160	23	John Light 320	24	Philip Weisbrod 160
N J Twieriten 101 25	A E Harrison 80	MT Berkeland 80	Wm Muir Jr 320	W Muir 160	27	W L Linderman 160	26	J F Gappa 160	25	W A Donahue 160	
30	H J Jenswold 80	29	W E Crandall 160	28	O J Rice 280	27	H J J Walz 160	26	J F Gappa 160	25	Philip Weisbrod 480
John Olson 200	N Jacobson 158 40	E E Larson 160	Nels Jacobsen 160	R Rogerson 130	34	Robert Keltner 160	35	John Wegener 160	36	W Stigman 160	
31	A K Nelson 149 81	32	H J & L J Jenswold 80	33	Mrs H Benson 80	34	Robert Keltner 160	35	John Wegener 160	36	W Stigman 160
A O'Brien 120	D J O'Brien 80	Shatbie 100	Robert H Jenswold 80	F Wille 80	34	Robert Keltner 160	35	John Wegener 160	36	W Stigman 160	

FAIRFIELD

TWP.

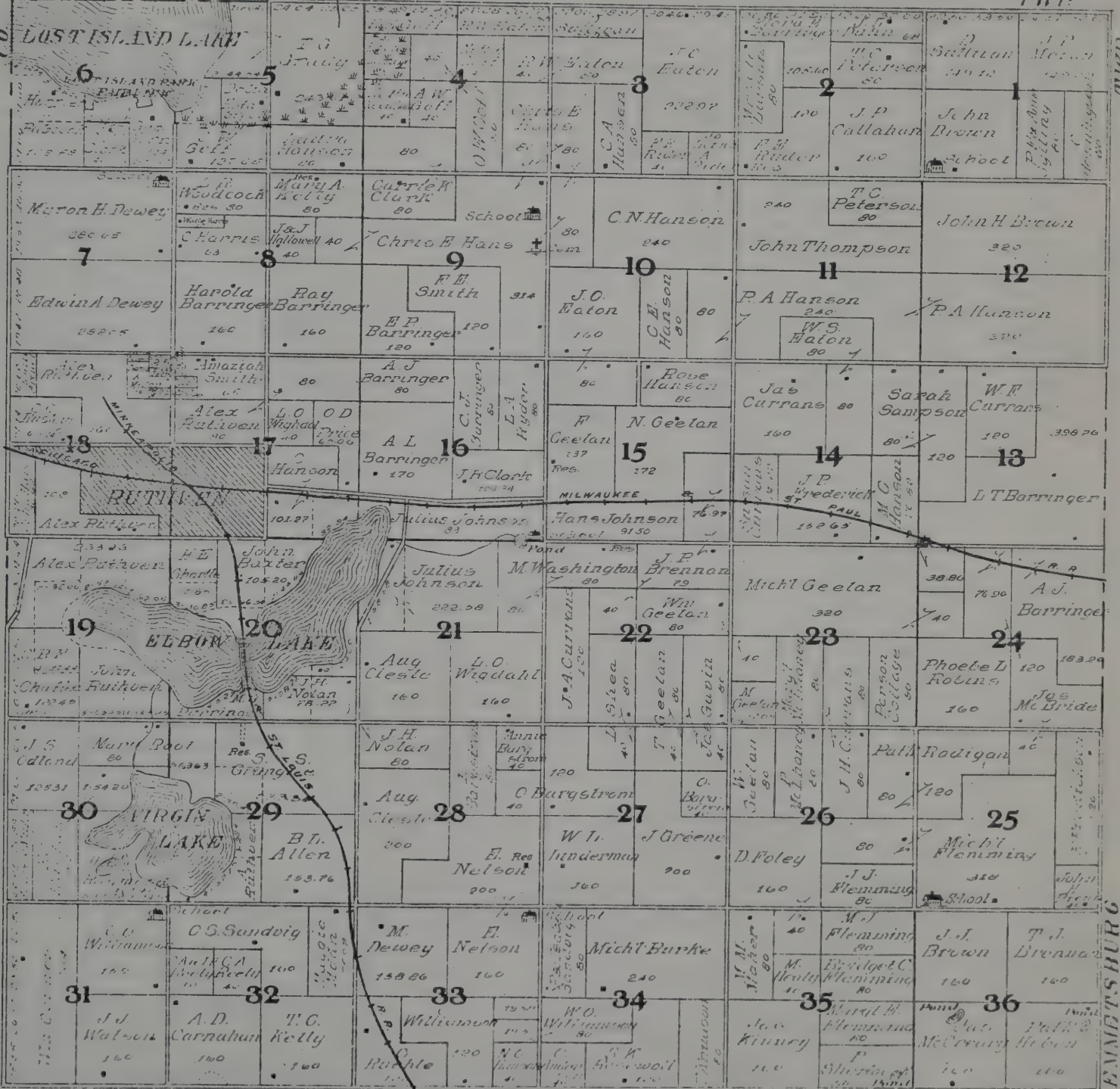


Scale 2 Inches to 1 Mile.

Township 96 North, Range 34 West of the 5th. P.M.

LOST ISLAND

TWP



SILVER LAKE

TWP



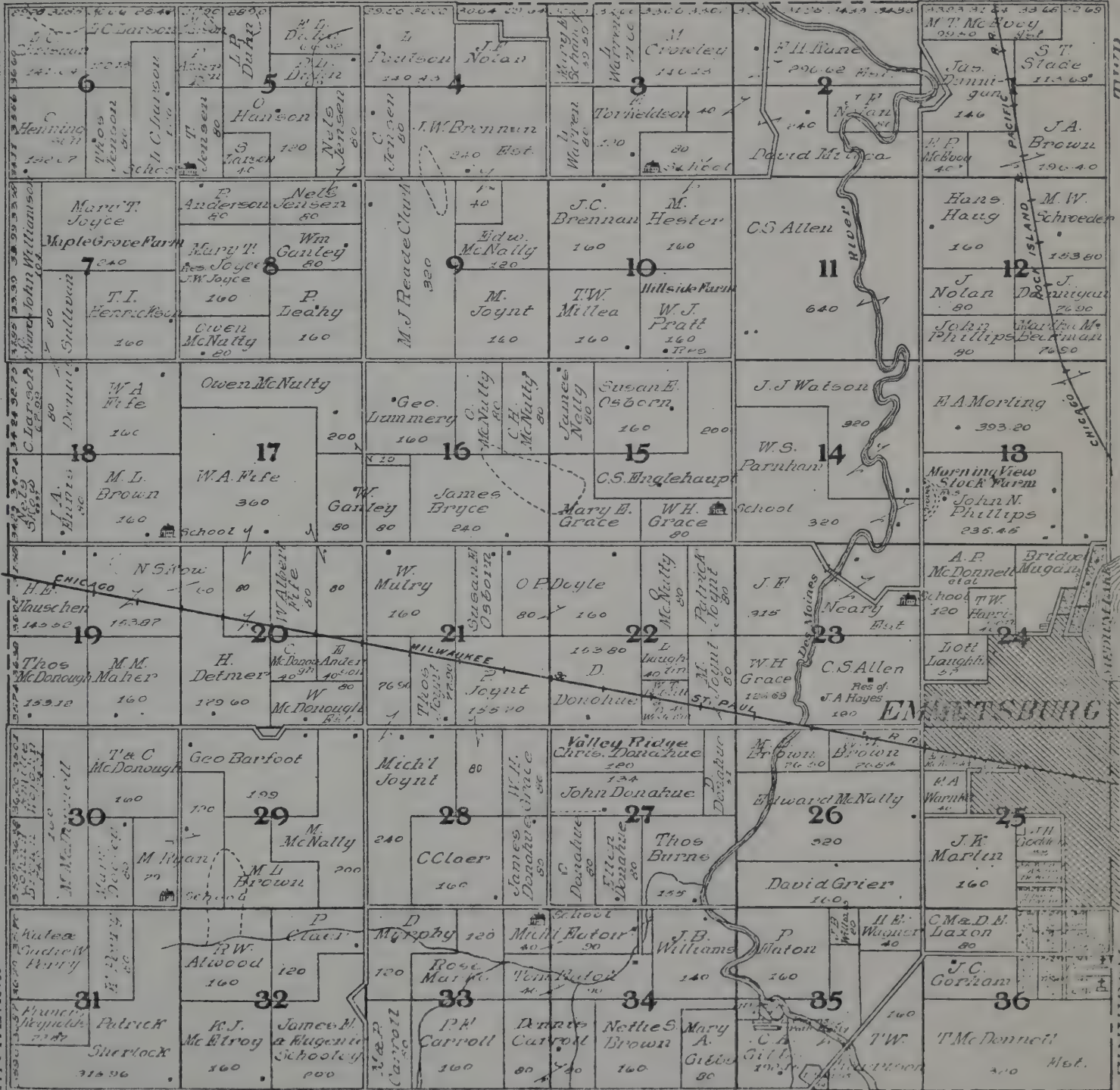
Township 96 North, Range 33 West of the 5th. P.M.

WALNUT

TWP

TWP

TWP

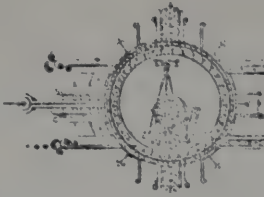


GREAT OAK

TWP

HIGHLAND

FREEDOM



FREEDOM

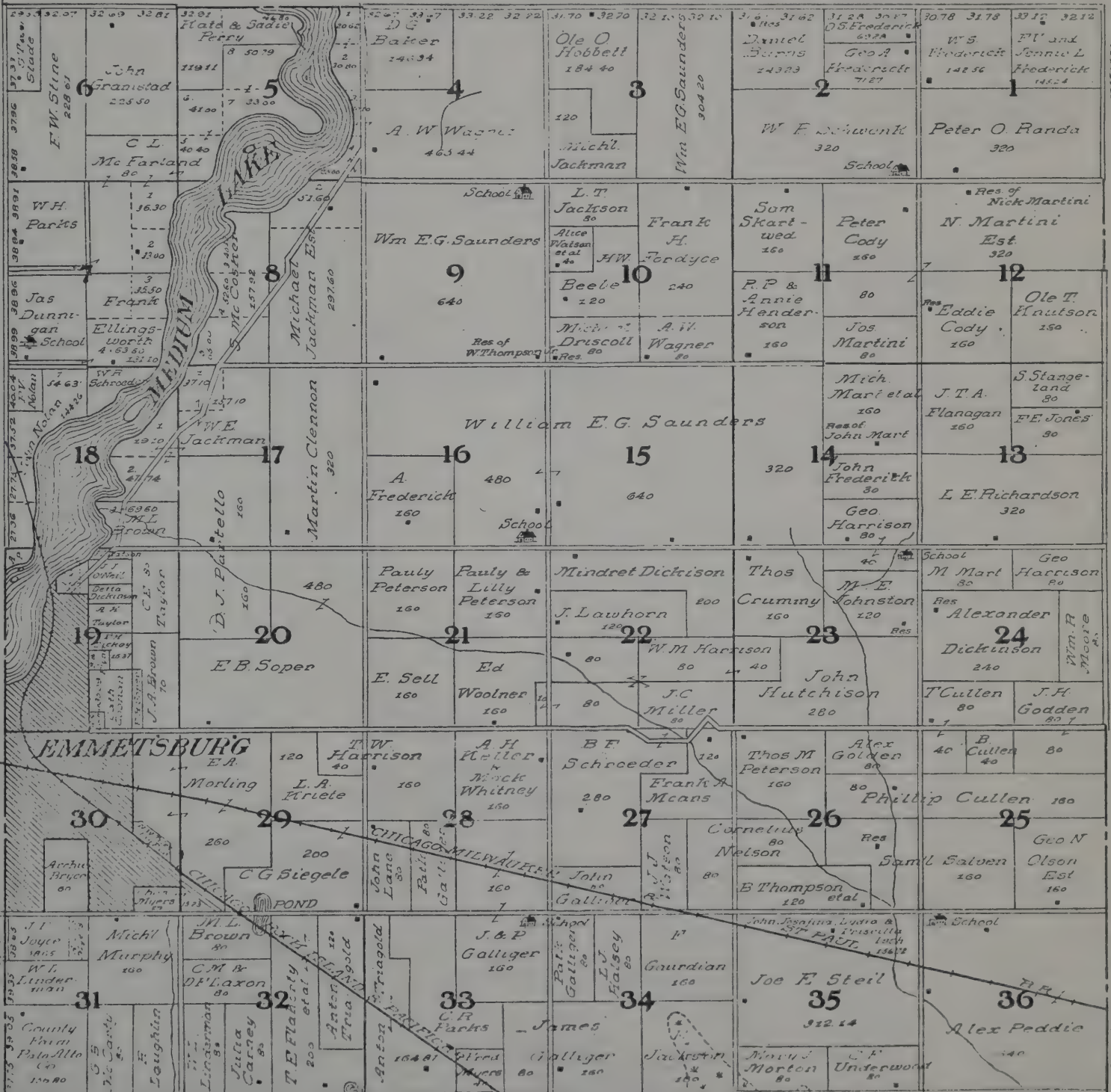
TOWNSHIP

Scale 2 Inches to 1 Mile.

Township 96 North, Range 32 West of the 5th. P.M.

VERNON

TWP



NEVADA

TWP



Township 96 North, Range 31 West of the 5th. P.M.

INDEPENDENCE

TWP

6	5	4	3	2	1
M. Benson 18100 Jenswold 18308 G.H. Gorder 120 Laura A. Wright Schaefer 120	F.M. Walner Lewis Paulsen 30116 W.N. Wright 120 O.L. Gouvis 160	S.A. Rustabak F.H. Benson 14412 N.N. Norland 120 P.J. Cody 80 Gappa 80	P.P. Douchstein J & L W. Heugel 14697 F. Gemmels Jr. M. Gappa 120 Schroff 40	Julia Mathison 14829 John Higley 153 School	C.H. Stigman 14428 Fred Wegener 160
7	8	9	10	11	12
Amanda Terwilliger 7409 CT. Anutson 7315 SS. Stangeland 7421 A.E. Harrison 160	O.P. Randa W.N. Wright 280 T. Mangager 80 O.N. Norland 20	Jos. Kteigel 160 A. Meling 160 Kajewski 160 Church	Geo. Kteigel Jr. 120 A. Domech 160 F. Gappa 120 I. Jacobson 160	T.W. Bleckwenn 160 Wegener 235 C.H. Bleckwenn 240	Fred Wegener 240 L. Wegener 240 Dina Yager 80
18	17	16	15	14	13
Sarah & Jennie Braithwaite 33639 W.R. Moore 14673 H & R Miller 159	A.E. Harrison 280 H. Miller 80 P.D. Peterson 160 S.J. Quam 160 School	D.J. Partelle 160 O. Oneson 80 Anderson 240 Peder Oneson 80	Ira E. Erickson 160 Stephen Olson 160 Jos. Schenck 160	F. Gappa 160 C.R. Keepers 160 280	Fred Wegener 160 H. Weluspaun 240 J. Lunenbach & N. Geelan 160
19	20	21	22	23	24
State Bank of Blairston Iowa 14824 S.A. Jones 80 E. Walner 14040 S.S. Stangeland 160	S.J. Quam 280 B.L. Gouvis 120 AS & PS Peterson 160 J.R. Frame 80	W.A. Horleski 480 J.J. Heng 160	J.N. Norland 159 H.W. Waits & M. Benson 160 Levi Ladd 320	A. Stewart & Able M. Nock 160 WT. Oliver 160 Phil Engler 160	W.L. Brown 40 Mary Sawvell 120 Pat Weir 80 L. Seeley 80
30	29	28	27	26	25
John Schuster 1908 M.M. Chuders 241 Mory Goeders 160 J.P. Davidson 160 S.W. Perry 160	Mary J. Wright 80 Wm. Wright 80 A. Jones 39 F.F. Jones 40 Win Richardson 81	Jas. Nolan 160 E.A. Benson 160 George Nouer 160	A.J. Zeigler 160 M.S. Frank 40 Frank Korpke 240	Pat Weir 240 John Henry 360	School W.T. Oliver 160 F. Ostwald 240
31	32	33	34	35	36
TH. Cullen 160 A. Sotter 80 CYLINDER F.H. Pilcher 160	O. Ostrus 80 Jacob Lee 160 H.W. G. & W. Chetty 160	John Isch 640	P. Engler 40 P.J. White 160 J.H. Helmke 280 G.P. Pappas 200	Peter Busch 100 H. Hinz 160 Pat Higgins 200 H. Burke 80	Pat Higgins 200 Mike Higgins 160 Jas. Higgins 160

FERN VALLEY

TWP.

SILVER LAKE

TOWNSHIP

Scale 2 Inches to 1 Mile.

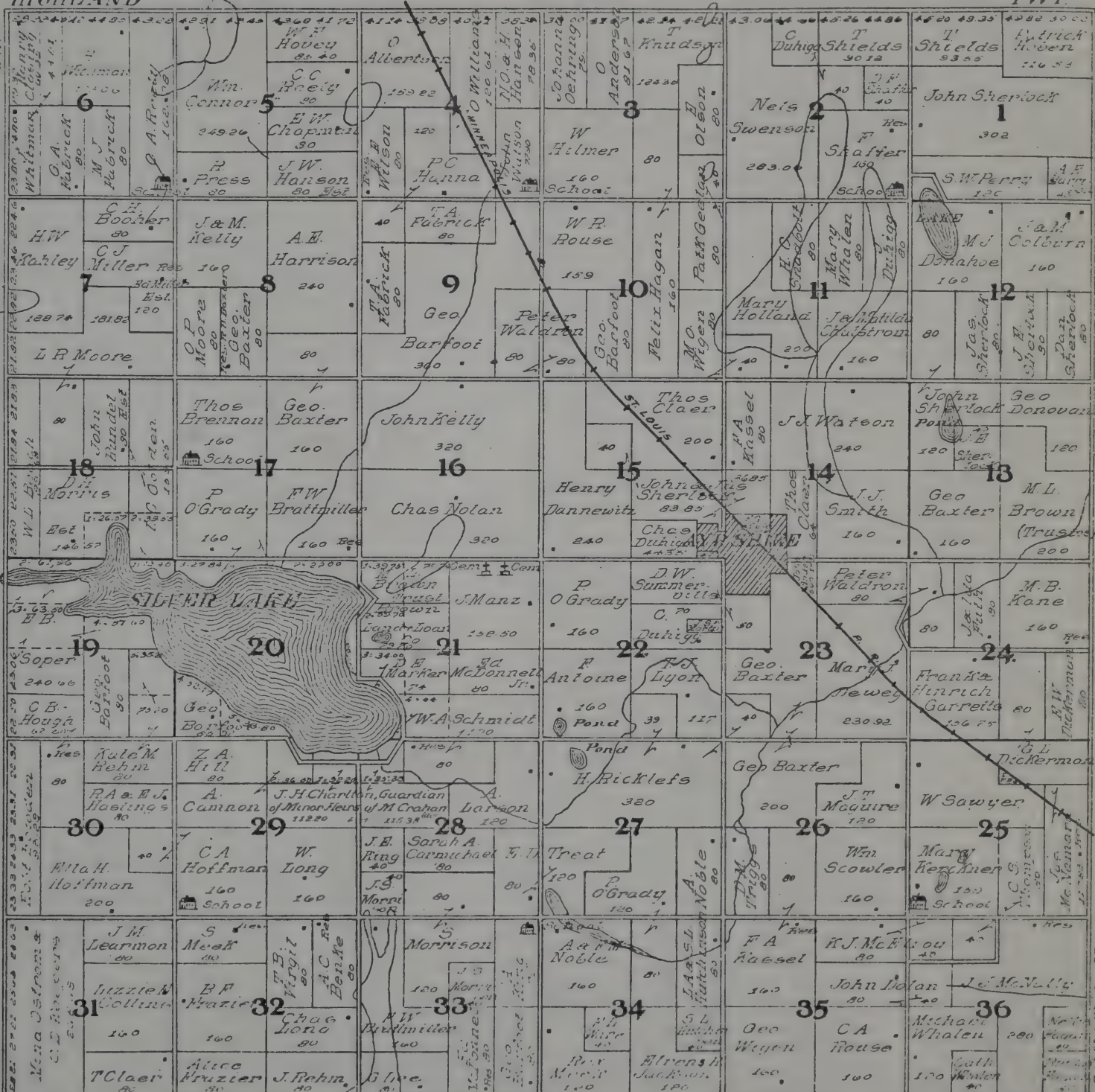
Township 95 North, Range 34 West of the 5th. P. M.

HIGHLAND

TWP

CO

TWP



BOOTH

TWP

CLAY

GREAT OIL



EMMETSBURG

Township 95 North, Range 33 West of the 5th. P. M.

TWP

TWP

TWP

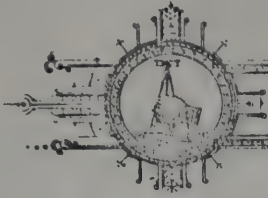
6	PO Grady 234.00	5	D.J. Claer 50.00 Carmody 144.00	4	C. Hagan 144.00 Thos Eagan 344.12	3	B.T. Hough 182.20 J.M. Mahan 122.00 M.L. Brown 122.40	2	L. Burns Omond Thos Burns 93.24	1	W.P. Boy 43.20 C. Hagan 122.00
7	S. Dyer 155.22 John Wolley 155.22 Res. Est.	8	F.G. Barber 240 John Murray 90 School H. Schlake 150 Chas. Pettergill Est. 160	9	J.A.L. Murray 80 Thos. Hamilton 160 Cath. Murray 160 D. Broughan 50 Geo. Barfoot 120	10	M.L. Brown 160 Wm. O'Brien 80 Peter O'Brien 80 John O'Brien 160	11	A. Neary 120 L.D. Foshett 160 John O'Brien 160 J.D. Boyd 160	12	Palomito Co. Baus 160 L.D. Foshett 160 John McCou 140.50
18	Geo. Dorrough 72.12 M.L. 160	17	S.W. Perry 160 Jas. Hand 160 F. Hand 160 Elizabeth Martin 80	16	Patrick O'Brien 120 P.S. & Wm. Malloy 160 Patk. Malloy 160 C. Conlon 120	15	W. Keating 160 H. Sells 160 W. W. W. W. 80	14	W.L. Linderman 320 J. Brennan 80 W.G. Grady 160 W.S. Fisher 80	13	Rob. Carney 160 P. Hanifan 160 W. W. W. W. 160
19	Ellen Zoll 79.12 Florence E. McCorrigan 150.25	20	T.C. Eagan 280 C.H. Nichols 160 G.R. Verwillig 160	21	Wm. Smith 120 H. Sells 120 J.D. Higgins 200 P. Brady 80	22	Ann Conlon 160 M.L. Brown 80 A.M. Beckman 40	23	W.S. Fisher 80 H. Brum 120 H.H. Jacobs 160	24	J.G. Crowder 160 M.W. McCarty 80 B. Brennan 160
30	Geo. Edwards 319.29 Thos. Claer 232.19	29	T.J. Miller 160 J.J. Higgins 220 W.H. Conlon 120	28	Mary Farrell 50 C. Fannen 80 Richard McCabe 160	27	Patk. Duffy 120 Edw. Warren 200 Jas. Quinn 40	26	W.G. Grady 160 John Johnson 239 J. Quigley 50	25	M.W. McCarty 80 B. Brennan 160 Geo. W. Down 120
31	Julia A. Hyon 40 Mary Eagan 120.03	32	A.A. Mulch 140.12 G.M. Reing 160 H.A. M. M. 160	33	Geo. R. Ahrens 320 J.A.P. M. M. 160	34	J.J. Watson 160 Jas. Dungan 160 Ann B. M. M. 160	35	Jas. Dungan 160 John Johnson 239 J. Quigley 50	36	M.W. McCarty 80 B. Brennan 160 Geo. W. Down 120

RUSH LAKE

TWP

SILVER LAKE

SILVER LAKE



NEVADA

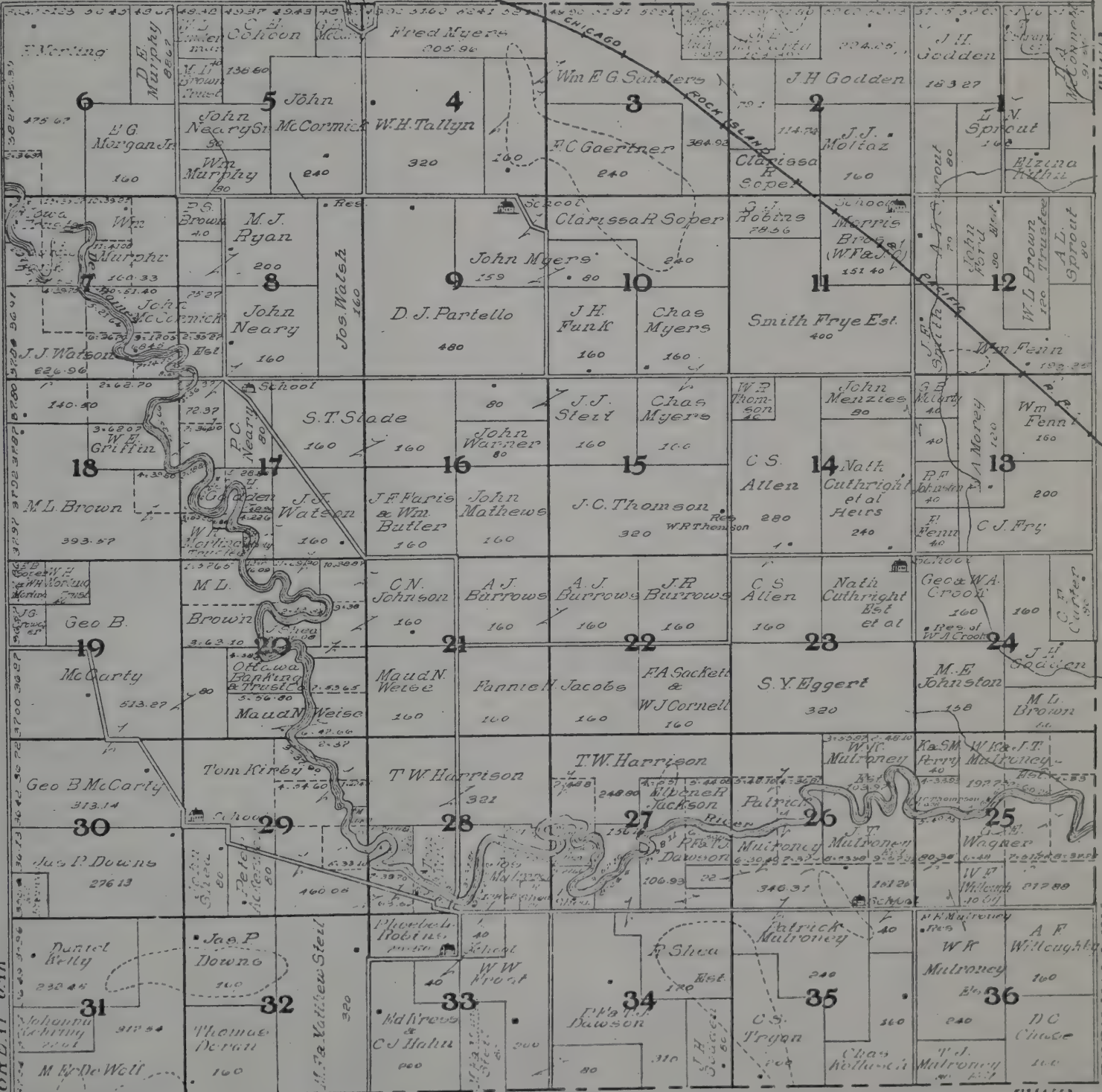
TOWNSHIP

Scale 2 Inches to 1 Mile.

Township 95 North, Range 32 West of the 5th. P. M.

FREEDOM

TWP



ELLINGTON

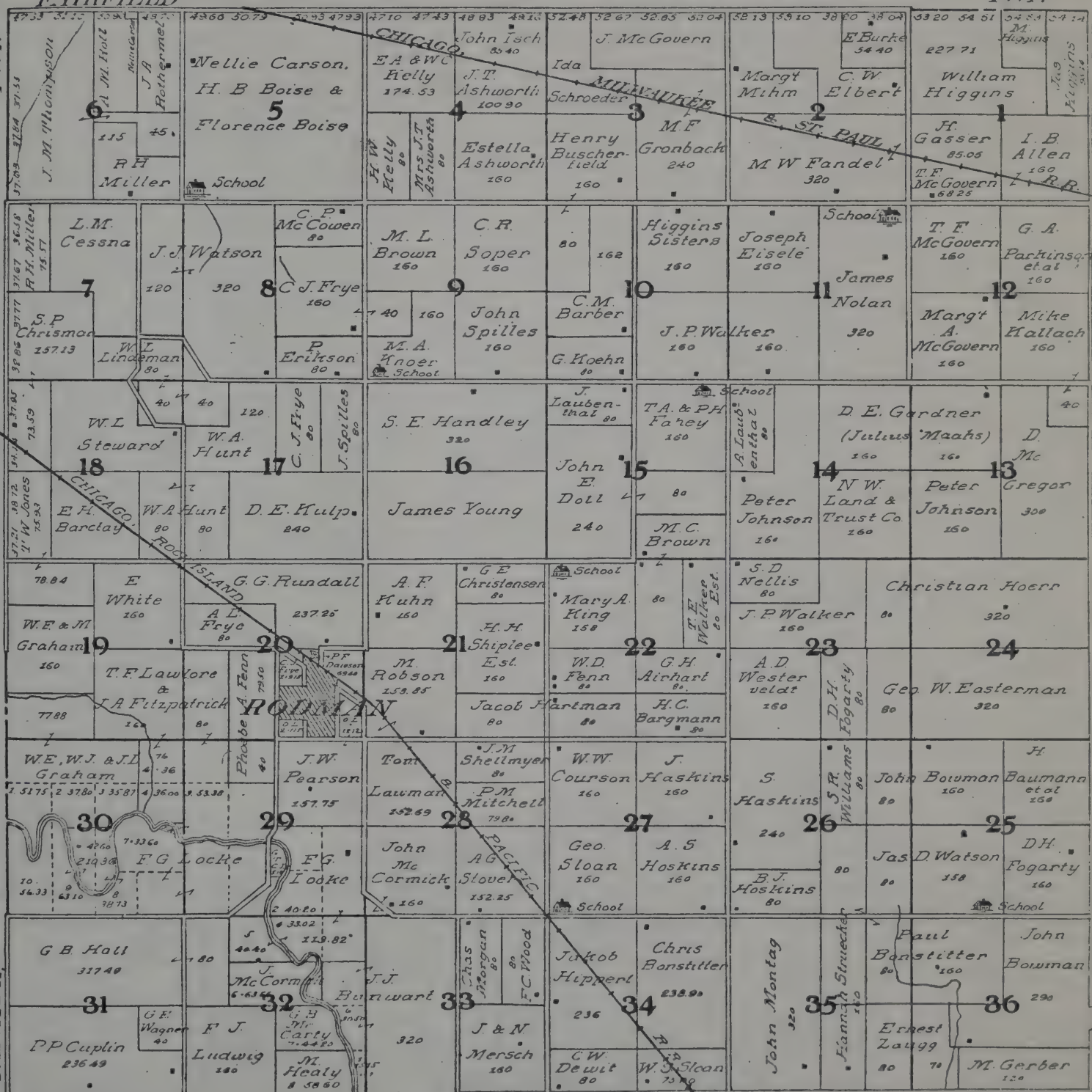
TWP

Scale 2 inches to 1 Mile

Township 95 North, Range 31 West of the 5th. P. M.

FAIRFIELD

TWP



WEST BEND

T'WIF?

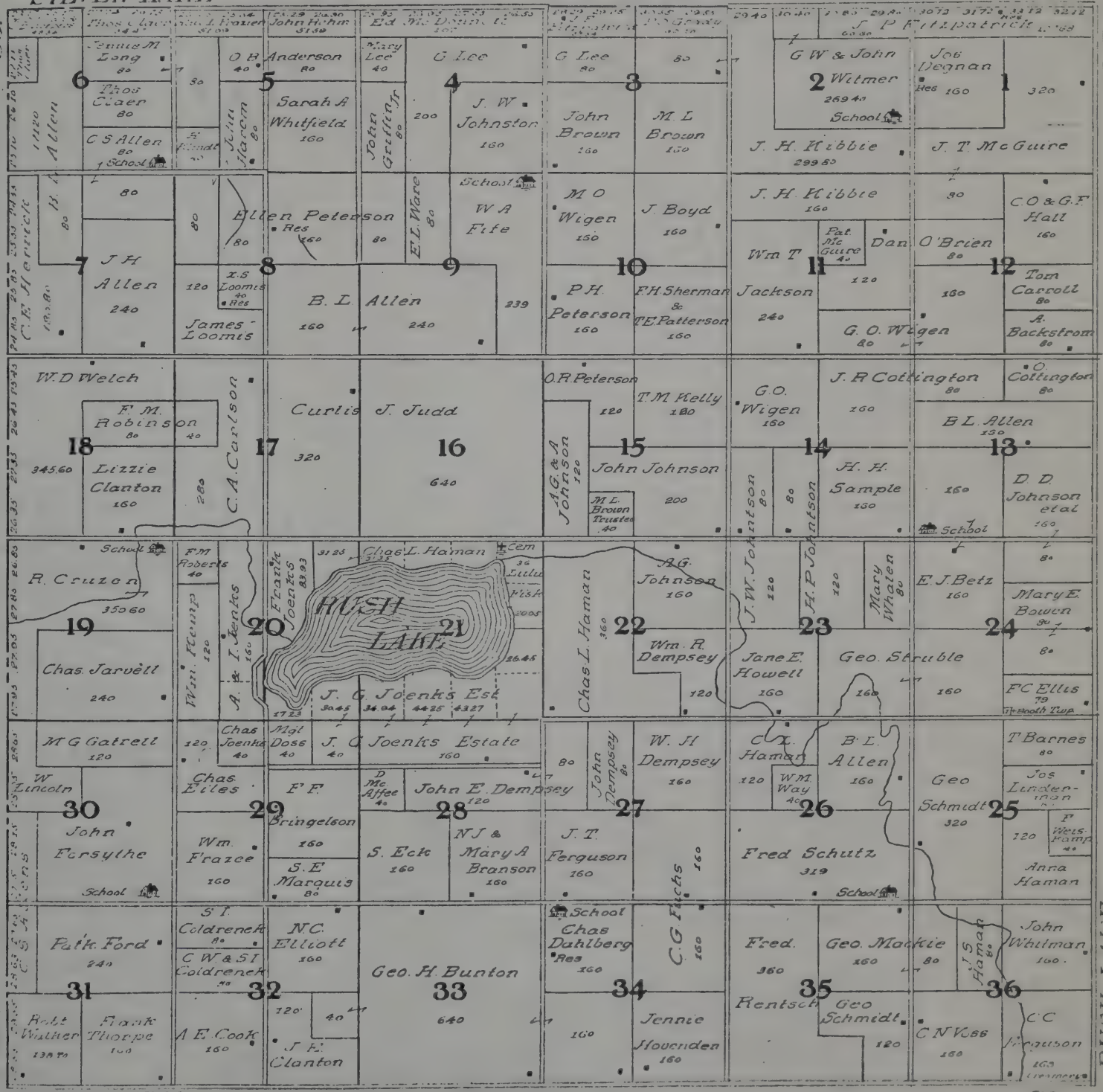
BOOTH TOWNSHIP

Scale 2 Inches to 1 Mile.

Township 94 North, Range 34 West of the 5th. P.M.

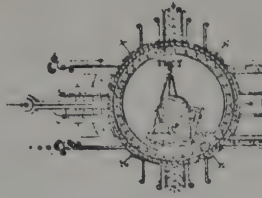
TWP.

SILVER LAKE



POCAHONTAS

CO.



RUSH LAKE

TOWNSHIP

Scale 2 Inches to 1 Mile.

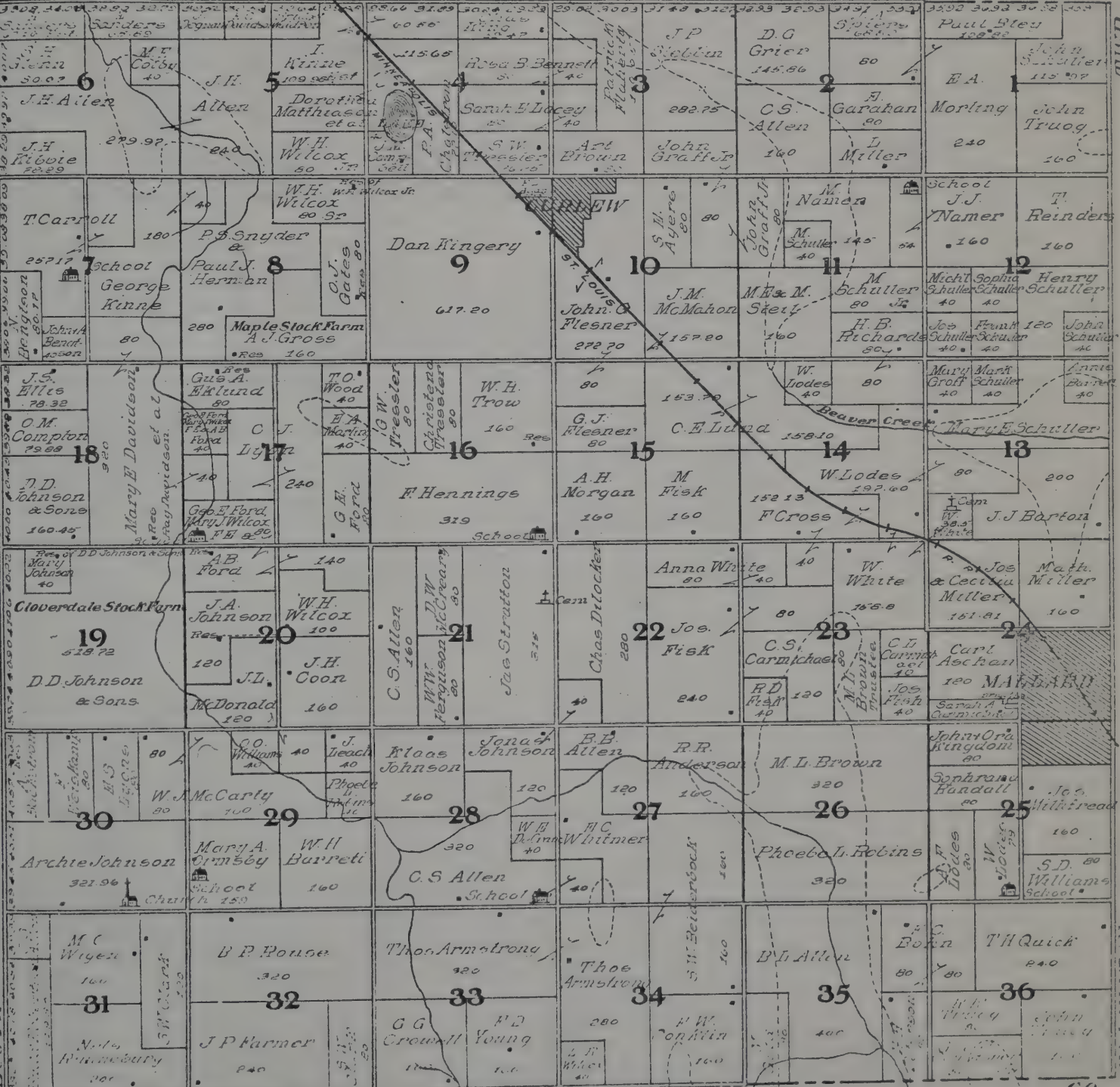
Township 94 North, Range 33 West of the 5th. P. M.

GREAT OAK

TWP

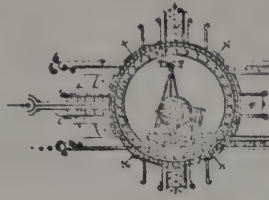
TWP

TWP



POCAHONTAS

CO



ELLINGTON

TOWNSHIP

Scale 2 Inches to 1 Mile.

Township 94 North, Range 32 West of the 5th. P. M.

NE 1/4

TWP

John Truog Sr 1293 52 School	John Truog Jr 15578 School	M.F. Healey 150 18 School	W.W. Frost 127 60 School	A.A. Cooper 148 38 School	J.H. Godden 148 40 School	A.A. Cooper 148 27 School	W.T. Hanson 280 School	S. Whistler 209 80 School	S.W. Ballantyne 311 22 School
Theo. Sanders 26 97 School	John Truog Sr 1293 52 School	N. Wagner 39 75 School	James Fox 320 School	T. Claer 160 School	S. Rund 120 School	S.A. Middleton 600 School	Chas. Benchen 240 School	W.M. Carpenter 80 School	M.L. Brown 40 School
J. Leuer 198 27 School	L.W. Moody 40 School	M.L. Brown 40 School	A.J. Kuntz 40 School	Aug. Sweeney 80 School	H.H. Jacobs 320 School	J.W. Day 80 School	Ernest Benchen 80 School	J.M. Wenning 80 School	E.A. Morey 80 School
Mary Leuer 120 School	G.E. Christopher 320 School	G.E. Christopher 320 School	Grace T. Castle 160 School	N. Steil 160 School	John Reese 80 School	Emma M. Beam 120 School	A.C. Brown 160 School	A.C. Brown 160 School	A.C. Brown 160 School
J.A. Spoor 127 52 School	J.P. Ruppert 160 School	John Ditch 160 School	J.T. Hood 200 School	N. Steil 161 School	Frank Heideman 160 School	A.C. Brown 600 School	A.C. Brown 160 School	A.C. Brown 160 School	A.C. Brown 160 School
H. Greupel 320 School	H.F. Greupel 320 School	G.G. Sands 160 School	H.E. Richards 160 School	Farmers Natl Bank 100 School	J. Grethen 242 School	B.L. Allen 240 School	Michl F. & Matthew Steil 320 School	Jas. Lanus 160 School	J.J. Watson 80 School
H.B. Richards 160 School	S.M. Richards 160 School	J.P. Farmer 160 School	O.O. Oskvig 160 School	Farmers Natl Bank 100 School	Geo. Wardner 40 School	Aug. Studer 320 School	W.L. McVey 160 School	Harriet Comer 160 School	James A. Spies 160 School

POCAHONTAS

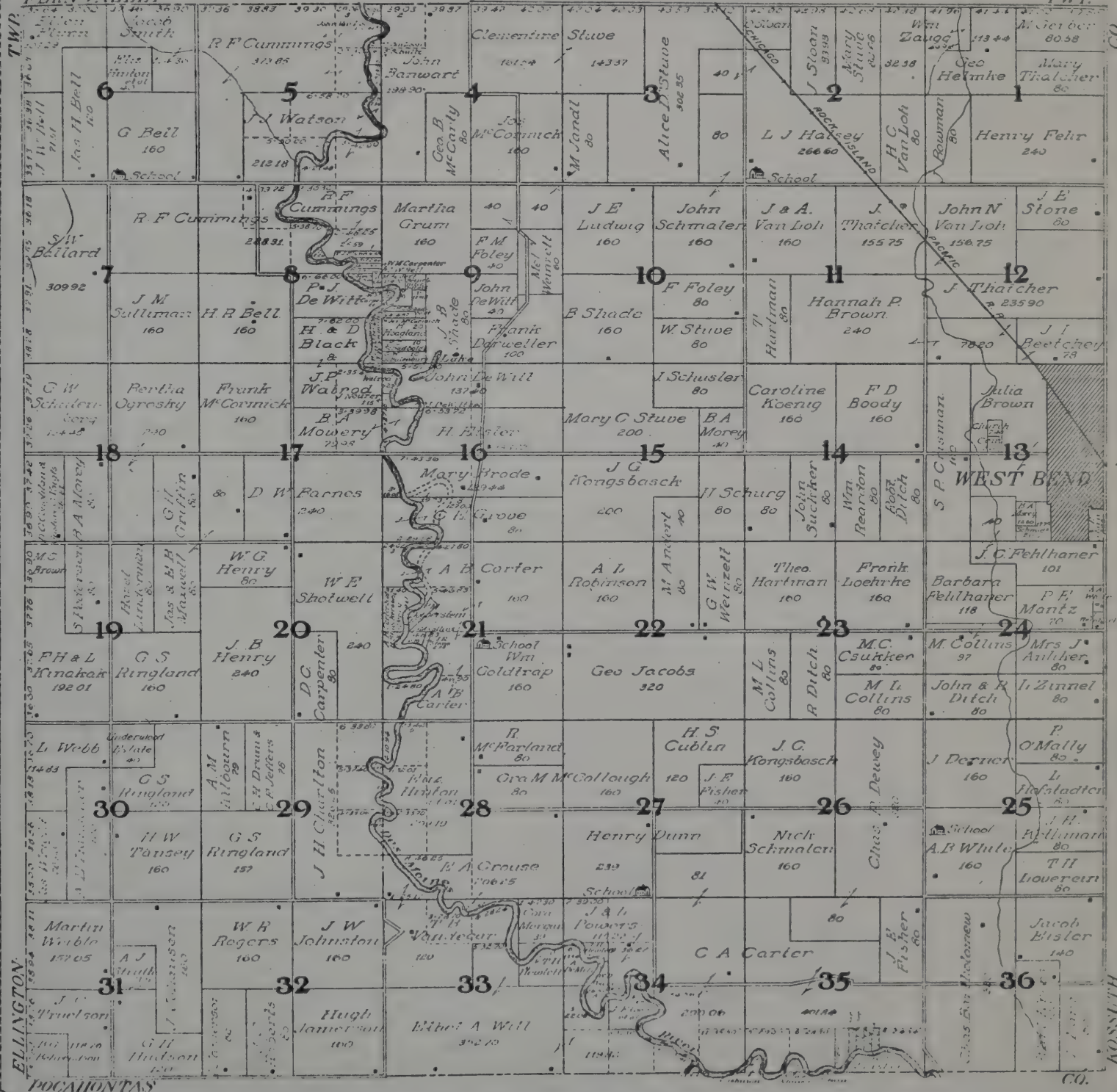
CO.

Scale 2 inches to 1 Mile

Township 94 North, Range 31 West of the 5th. P. M.

FERNVILLE

TWR



POCAIIONTAS

CO.

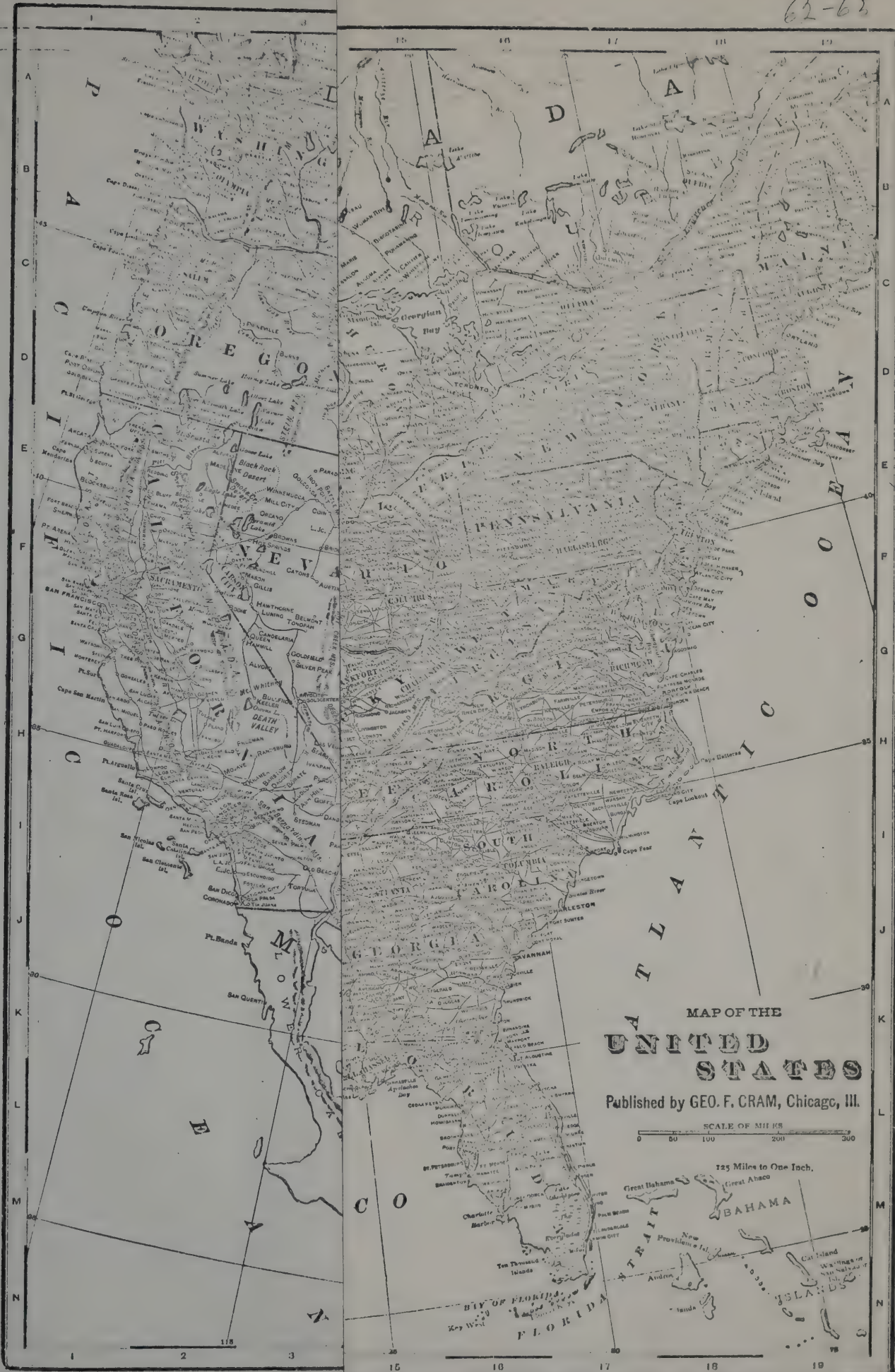


- Electric Lines are shown on map thus:**
- | | |
|---|---|
| 1. Chicago, Rock Island & North Western, W. F. R. 10, 11 | 17. Rock Island & Western Illinois, P. 15 |
| 2. Chicago, Rock Island & North Western, W. F. R. 10, 11 | 18. Rock Island & Western Illinois, P. 15 |
| 3. Chicago, Rock Island & North Western, W. F. R. 10, 11 | 19. Rock Island & Western Illinois, P. 15 |
| 4. Chicago, Rock Island & North Western, W. F. R. 10, 11 | 20. Rock Island & Western Illinois, P. 15 |
| 5. Chicago, Rock Island & North Western, W. F. R. 10, 11 | 21. Rock Island & Western Illinois, P. 15 |
| 6. Chicago, Rock Island & North Western, W. F. R. 10, 11 | 22. Rock Island & Western Illinois, P. 15 |
| 7. Chicago, Rock Island & North Western, W. F. R. 10, 11 | 23. Rock Island & Western Illinois, P. 15 |
| 8. Chicago, Rock Island & North Western, W. F. R. 10, 11 | 24. Rock Island & Western Illinois, P. 15 |
| 9. Chicago, Rock Island & North Western, W. F. R. 10, 11 | 25. Rock Island & Western Illinois, P. 15 |
| 10. Chicago, Rock Island & North Western, W. F. R. 10, 11 | 26. Rock Island & Western Illinois, P. 15 |
| 11. Chicago, Rock Island & North Western, W. F. R. 10, 11 | 27. Rock Island & Western Illinois, P. 15 |
| 12. Chicago, Rock Island & North Western, W. F. R. 10, 11 | 28. Rock Island & Western Illinois, P. 15 |
| 13. Chicago, Rock Island & North Western, W. F. R. 10, 11 | 29. Rock Island & Western Illinois, P. 15 |
| 14. Chicago, Rock Island & North Western, W. F. R. 10, 11 | 30. Rock Island & Western Illinois, P. 15 |
| 15. Chicago, Rock Island & North Western, W. F. R. 10, 11 | 31. Rock Island & Western Illinois, P. 15 |
| 16. Chicago, Rock Island & North Western, W. F. R. 10, 11 | 32. Rock Island & Western Illinois, P. 15 |

Published by GEO. F. GRAM, Chicago, Ill.

Scale of Miles
SCALE 1 MILE 1 INCH



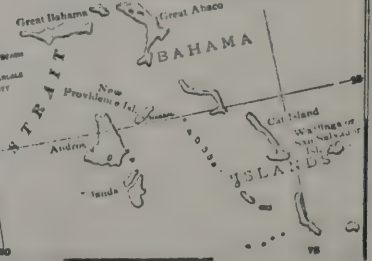


MAP OF THE
UNITED STATES

Published by GEO. F. GRAM, Chicago, Ill.

SCALE OF MILES
0 50 100 200 300

225 Miles to One Inch.





[illegible][illegible]

Total	120,000
NORTH AMERICA	
Argentina	4,625
Bolivia	25
Brazil	8,715
Canada	30
Chile	2,400
Colombia	50
Ecuador	100
Paraguay	57
Peru	1,075
Uruguay	3,115
Venezuela	1,000
Total	20,300
WEST IN INDIA	
Java, Borneo, Thailand, Malaya, etc.	1,150
Siam	175
Total	1,325
RECAPITULATION	
Africa	17,250
Asia	20,500
Australasia	14,000
Europe	47,115
North America	20,250
South America	22,325
West Indies	1,300
Total Total	120,000

[illegible]

PATRONS' REFERENCE DIRECTORY

70-71

OF

Palo Alto County, Iowa

EXPLANATION.—The date following a name indicates the length of time the party has been a resident in the county. The abbreviations are as follows: S. for Section; T. for Township; P. O. for Post-office address. When no Section-Number or Township is given, it will be understood that the party resides within the limits of the village or city named, and, in such cases, the post-office address is the same as the place of residence, unless otherwise stated.

- Adams, Mrs. L., Farmer, S. 16, T. Vernon, P. O. Hoprig, 1887.
Ainley, John, Farmer, S. 32, T. Rush Lake, P. O. Laurens, 1906.
Andersen, John, Farmer and Stockraiser, S. 15, T. Lost Island, P. O. Graettinger, 1899.
Anderson, A. C., Farmer and Stockraiser, S. 15, T. Lost Island, P. O. Ruthven, 1888. Mr. Anderson is Township Clerk and Secretary of the School Board.
Anderson, Gust., Farmer, S. 15, T. Rush Lake, P. O. Curlew, 1907. Mr. Anderson was born in Iowa in 1876, and is married to Emma Runneburg.
Anderson, J. H., Drugs, Ruthven.
Anderson, N. C., Farmer and Stockraiser, S. 31, T. Walnut, P. O. Emmetsburg, 1887.
Anliker, W. E., Farmer, S. 24, T. West Bend, P. O. West Bend, 1881. Mr. Anliker was born in Iowa in 1881 and is married to Amelia Freiden.
Archer, L. L., Implements, Grain and Coal, Ruthven.
Baker, Geo. H., Mutual Insurance, Emmetsburg.
Balgesman, L. W., Grain and Coal, West Bend.
Bank of Rodman, General Banking, C. J. Frye, Cashier, Rodman.
Banwart, J. J., Merchandise and Farming, S. 33, T. Fern Valley, P. O. Rodman, 1897. Mr. Banwart was born in Iowa in 1856 and is married to R. Luchinger.
Barber, F. G., Farmer and Stockraiser, S. 5, T. Great Oak, P. O. Emmetsburg, 1872.
Baxter, R. E., Farmer and Stockraiser, S. 8, T. Silver Lake, P. O. Ruthven, 1884.
Bell, Chas., Farmer, S. 22, T. Great Oak, P. O. Emmetsburg, 1891.
Bell, J. H., Farmer, S. 6, T. West Bend, P. O. Rodman, 1892. Mr. Bell was born in Ohio in 1832 and is married to Mary Licher.
Benke, A. C., Farmer and Stockraiser, S. 32, T. Silver Lake, P. O. Ayrshire, 1906.
Berlin, C. H., Farmer and Stockraiser, S. 3, T. Lost Island, P. O. Graettinger, 1891.
Beschorner, Fred, Farmer, S. 21, T. Vernon, P. O. Emmetsburg.
Bickford & Wells, Real Estate and Insurance, Emmetsburg.
Birkeland, Ole, Farmer, S. 29, T. Independence, P. O. Cylinder, 1892.
Bisenius, Joseph, Farmer, S. 36, T. Fern Valley, P. O. West Bend, 1903. Mr. Bisenius was born in Germany in 1839 and is married to Dora Clapper.
Black, J. & Co., General Merchandise, Emmetsburg.
Blunt-Yocum Co., Implements and Coal, Ruthven.
Backstrom, Alof, Farmer and Stockraiser, S. 30, T. Rush Lake, P. O. Curlew, 1894.
Booth, E. S., Farmer, S. 19, T. Fern Valley, P. O. Rodman, 1900. Mr. Booth was born in Iowa in 1877 and is married to Vern Elkins.
Brattin, E. W., Farmer and Stockraiser, S. 17, T. Silver Lake, P. O. Ruthven, 1884.
Brown, M. C., Farmer, S. 15, T. Fern Valley, P. O. Rodman, 1874. Mr. Brown was born in Germany in 1856 and is married to Mary Powers. He has served as Township Trustee.
Burns, Daniel, Farmer, S. 2, T. Freedom, P. O. Emmetsburg.
Buscherfeld H., Farmer, S. 3, T. Fern Valley, P. O. Whittemore, 1885. Mr. Buscherfeld was born in Germany in 1851 and is married to Katie Halcus.
Cameron, D. W., Fire Insurance and Real Estate, Graettinger, 1887.
Carlon, J. E., Grain Dealer, Cylinder, 1904.
Carroll, Rev. L. J., Clergyman, Ayrshire, 1898.
Casanova, John, Farmer, S. 23, T. Great Oak, P. O. Emmetsburg, 1906.
Chaffee, George B. F., Real Estate, Ruthven.
Christanson, L. C., Farmer, S. 32, T. Walnut, P. O. Emmetsburg, 1889.
Christenson, A. C., Stock Buyer, Ruthven.
Christenson, Hans, Farmer, S. 9, T. Independence, P. O. Ringstead, 1902. Mr. Christenson was born in Denmark in 1870 and is married.
Christenson, Ole J., Farmer, S. 28, T. Lost Island, P. O. Ruthven, 1878.
Christianson, Chas., Farmer and Stockraiser, S. 21, T. Lost Island, 1875. Mr. Christianson is Superintendent of Roads and School Director for the 5th District.
Christopher, R. E., Veterinarian, Emmetsburg.
Citizens Savings Bank, General Banking, P. O. Grady, Cashier, Ayrshire, 1892.
Cler & Debold, Real Estate and Insurance, Ayrshire, 1881-1881. Lands bought and sold; careful attention given to exchanging of Land and Merchandise.
Clark-Vought-Drug Co., Drugs and Paints, Ruthven.
Clark, C. E., Farmer, S. 6, T. Highland, P. O. Ruthven.
Clesle, August, Stockraiser, Ruthven.
Cody, Ed., Farmer and Stockraiser, S. 12, T. Freedom, P. O. Cylinder, 1894.
Cody, Jacob, Farmer, S. 4, T. Fairfield, P. O. Cylinder, 1905. Mr. Cody was born in Norway in 1873.
Cody, Peter, Farmer and Stockraiser, 11, T. Fairfield, P. O. Cylinder, 1892.
Cody, P. J., Farmer, S. 9, T. Fairfield, P. O. Cylinder, 1892. Mr. Cody was born in Norway in 1836 and is married to Carrie Cody.
Compton, O. M., Farmer and Stockraiser, S. 18, T. Rush Lake, P. O. Curlew, 1901.
Consigny, George J., Junior, retired, Emmetsburg.
Cook, W. C., Farmer, S. 29, T. Rush Lake, P. O. Curlew, 1892. Mr. Cook was born in 1850 and is married to Minnie Burton.
Cookinham, C. H., Publisher, Ayrshire, 1895.
Crisman, F. M., Livery and Sale Stables, West Bend, 1881. Mr. Crisman was born in Pennsylvania in 1849 and is married to Addie Eckerman. He has held the office of Justice of Peace.
Crone, E. C., Farmer, S. 3, T. Independence, P. O. Ringstead, 1896. Mr. Crone was born in Iowa in 1872, is married to Mary Clark and has served as School Director for three terms.
Crook, W. A., Farmer and Stockraiser, S. 24, T. Nevada, P. O. Rodman, 1868.
Crowley, M. H., Farmer, S. 35, T. Walnut, P. O. Emmetsburg, 1856. Cylinder Savings Bank, F. L. Harrison, Cashier, General Banking, Cylinder.
Dahlberg, A. M., Farmer and Stockraiser, S. 34, T. Booth, P. O. Laurens, 1892.
Davidson, Ray, Farmer and Stockraiser, S. 18, T. Rush Lake, P. O. Curlew, 1904.
Davidson & Burt, Attorneys, Emmetsburg.
Degnan, Jas., Farmer and Stockraiser, S. 1, T. Booth, P. O. Curlew, 1888.
Dewitt, P. J., Farmer, S. 8, T. West Bend, P. O. West Bend, 1864. Mr. Dewitt was born in Wisconsin in 1862 and is married to Mary Bowen. He has served as Township Trustee and School Director.
Dexheimer, J., Farmer, S. 18, T. Walnut, P. O. Graettinger, 1889.
Dickinson, Z. F., Farmer and Postmaster, S. 23, T. Walnut, P. O. Osgood, 1878. Mr. Dickinson is also Station Agent.
Dickson, A., Farmer and Stockraiser, S. 24, T. Freedom, P. O. Cylinder, 1888.
Doblerstein, Rev. P. M., Catholic Priest, West Bend.
Doll, John R., Farmer, S. 15, T. Fern Valley, P. O. Rodman, 1901. Mr. Doll was born in Illinois in 1871 and is married to Annie Loebig.
Donovan, Anna, Editor and Manager of the Palo Alto Tribune, Emmetsburg.
Dorweiler, Jos., General Merchandise, West Bend.
Downs, Geo. W., Farmer, S. 25, T. Great Oak, P. O. Emmetsburg, 1878.
Driscoll, Michael, Farmer, S. 10, T. Freedom, P. O. Emmetsburg.
Drybread & Laughlin, Clothing, Emmetsburg.
Duffy, T. J., Real Estate, Emmetsburg. Mr. Duffy is Mayor of Emmetsburg.
Edmonson, D. J. & Co., Meat Market, Ruthven.
Edwards, Geo., Farmer and Stockraiser, S. 30, T. Great Oak, P. O. Curlew, 1890.
Eklund, Gust. A., Farmer and Stockraiser, S. 17, T. Rush Lake, P. O. Curlew, 1895.
Emmetsburg Coal & Supply Co., E. Taylor, Manager, Emmetsburg.
Emmetsburg National Bank, M. L. Brown, President; Geo. E. Pearsall, Vice President; W. J. Brown, Cashier; P. S. Brown, Assistant Cashier, Emmetsburg.
Engler, Philip, Farmer, S. 23, T. Fairfield, P. O. Whittemore, 1883. Mr. Engler was born in Germany in 1844.
Erikson, Paul R., Farmer, S. 8, T. Fern Valley, P. O. Rodman, 1878. Mr. Erikson was born in Norway in 1862 and is married to Engar Thompson. He has served as School Director.
Esser, M., Farmer, S. 24, T. Fairfield, P. O. Whittemore, 1892. Mr. Esser was born in Wisconsin in 1865 and is married to Nellie Best.
Fagan, John, Real Estate, Ayrshire, 1870.
Farmers' Savings Bank, General Banking, D. R. Johnson, Cashier, Emmetsburg.
Farmers' Savings Bank, General Banking, J. S. Odland, Cashier, Ruthven.
Fisk, F. V., Farmer and Stockraiser, S. 29, T. Booth, P. O. Curlew, 1907.
Fisk, V. W., General Blacking, Curlew, 1888. Mr. Fisk was born in Illinois in 1881 and is married to Bernice Avery.
First National Bank, General Banking, M. Kelly, Cashier, Ayrshire.
First National Bank, General Banking, E. B. Soper, President, Emmetsburg.
First National Bank, General Banking, M. L. Brown, President; G. Halberin, Vice President; J. H. Thatcher, Cashier; A. B. Brown, Assistant Cashier, Ruthven.
Fitzpatrick, J. P., Farmer and Stockraiser, S. 1, T. Booth, P. O. Curlew, 1882.
Fogarty, D. H., Farmer, S. 25, T. Fern Valley, P. O. West Bend, 1890. Mr. Fogarty was born in Canada in 1860 and is married to Ella Duffy. He has served as School Director.
Furl, Geo. E., Farmer and Stockraiser, S. 20, T. Rush Lake, P. O. Curlew, 1875.
Fordyce, F. H., Drainage Engineer, Emmetsburg.
Frye, C. J., General Banking, Rodman, 1891. Mr. Frye was born in Illinois in 1852 and is married to Sadie Fenn.
Gappa, Frank, Farmer, S. 10, T. Fairfield, P. O. Cylinder, 1879. Mr. Gappa was born in Germany in 1855 and is married.
Gates, O. J., Farmer and Stockraiser, S. 8, T. Rush Lake, P. O. Curlew, 1890.
Gehrt, George M., Hotel Mallard, 1907. Mr. Gehrt was born in Illinois in 1882 and is married.
Gibson, Arthur S., Representative of W. E. G. Saunders, Emmetsburg.
Golder & Ballard, Marble and Granite Works, Emmetsburg.
Gehr, Howard, Dairyman, S. 29, T. Independence, P. O. Cylinder, 1884. Mr. Gehr was born in Iowa in 1887, and makes Butter a specialty of his dairy.
Goldtrap, W. M., Farmer, S. 21, T. West Bend, P. O. West Bend, 1872. Mr. Goldtrap was born in 1872 and is a native of Iowa.
Graettinger, Geo. M., Farmer and Stockraiser, S. 7, T. Walnut, P. O. Graettinger, 1880.
Grange, S. S., Farmer and Stockraiser, S. 29, T. Highland, P. O. Ruthven, 1882.
Gravlund, A. H., Farmer, S. 25, T. Walnut, P. O. Osgood, 1900.
Greupel, H. F., Farmer and Stockraiser, S. 29, T. Hillington, P. O. Mallard, 1890.
Griffin, G. H., Farmer, S. 18, T. West Bend, P. O. West Bend, 1887. Mr. Griffin was born in Illinois in 1834 and is married to Emma Powers.
Gross, A. J., Farmer and Stockraiser, S. 8, T. Rush Lake, P. O. Curlew, 1872.
Guertlett, S. J. & Co., Livery Stable, Graettinger.
Haug, Wm., Livery Stable, Emmetsburg.
Hamilton, Fred., Farmer, S. 12, T. Independence, P. O. Fenton, 1907. Mr. Hamilton was born in Illinois in 1885 and is married to Anna Alderson.
Hantelmann, Charlie, Farmer, S. 34, T. Independence, P. O. Cylinder, 1907. Mr. Hantelmann was born in Iowa in 1876, and is married to Katie Vattler.
Harrison, H. G., Hardware, Implements, etc., Graettinger, 1871.
Hauenstein, P. G., Farmer, S. 28, T. Fairfield, P. O. Cylinder, 1880. Mr. Hauenstein was born in Iowa in 1865 and is married to Emma Loewenberg.
Hayes, J. A., Farmer and Stockraiser, S. 23, T. Emmetsburg, P. O. Emmetsburg, 1891.
Helgen, H. M., Real Estate, Emmetsburg.
Hermanon, Albert, Peter and Theodore, Farmers, S. 34, T. Lost Island, P. O. Ruthven.
Hermanon, Andrew M., Farmer and Stockraiser, S. 33, T. Lost Island, P. O. Ruthven, 1884.
Hickey, P. J., Farmer, S. 29, T. Vernon, P. O. Emmetsburg, 1876.
Higgins, M. P., Livery Stable, Ruthven.
Hinton, S. J., Farmer, S. 28, T. West Bend, P. O. West Bend, 1903.
Hough, C. B., Farmer and Stockraiser, S. 30, T. Silver Lake, P. O. Ayrshire, 1904.
Howard, Sidney S., Grain Dealer, Cylinder, 1904. Mr. Howard was born in Illinois in 1884 and has served as City Treasurer.
Humphrey, Hudson, Farmer, S. 36, T. Independence, P. O. Fenton, 1900. Mr. Humphrey was born in the Empire State and was born in 1843.
Iverson, K., Farmer and Stockraiser, S. 3, T. Lost Island, P. O. Graettinger, 1895. Mr. Iverson is serving as County Supervisor.
Jackman, Jos., Farmer and Stockraiser, S. 33, T. Walnut, P. O. Emmetsburg, 1869.
Jackman, P. C., Farmer and Stockraiser, S. 11, T. Walnut, P. O. Graettinger, 1873.
Jacobson, Isaac, Farmer, S. 10, T. Fairfield, P. O. Cylinder, 1888. Mr. Jacobson was born in Norway in 1848 and is married to H. Hanson.
Jacobson, Nels, Farmer, S. 23, T. Independence, P. O. Cylinder, 1890. Mr. Jacobson was born in Norway in 1849 and is married to Maria Batson. He has served as School Director.
Jeffries, A. W., Land and Loan Office, Ruthven.
Jensen, Chris., Hardware and General Merchandise, Postmaster, Graettinger, 1898.
Jensvold, J. G., Auctioneer and Farmer, S. 8, T. Independence, P. O. Ringstead, 1890. Mr. Jensvold was born in Wisconsin in 1868 and is married to Corina Borg.
Jeremiason, James, Barber, Cylinder. Mr. Jeremiason is a native of Iowa and was born in 1883.

PATRONS' REFERENCE DIRECTORY.

Johnson, A. L., Farmer, S. M., T. Independence, P. O. Cylinder. 1873.
Mr. Johnson was born in Iowa in 1873 and is married to Julia Hanson.
Johnson, D. D. & Sons, Farmers and Stockraisers, S. 19, T. Rush Lake, P. O. Curlew. 1882.
Johnson, Hans, Farmer and Stockraiser, S. 15, T. Highland, P. O. Ruthven. 1887.
Johnson, John A., Farmer and Stockraiser, S. 20, T. Rush Lake, P. O. Curlew. 1891.
Johnson, Knut, Farmer and Stockraiser, S. 15, T. Lost Island, P. O. Graettinger. 1901.
Johnson, L. L., Editor of the Free Press and Appeal, Ruthven.
Johnson, M. E., Farmer and Stockraiser, S. 23, T. Freedom, P. O. Cylinder. 1907.
Johnson, W. W., Lumber Co., Lumber and Coal, L. O. Eaton, Manager, West Bend.
Joyce, J. W., Farmer and Stockraiser, S. 8, T. Emmetsburg, P. O. Emmetsburg. 1878.

Kahley, F. G., Manager of the J. A. Smith Lumber and Coal Co., Ayrshire. 1893.
Kajewski, Antoni, Farmer, S. 16, T. Fairfield, P. O. Cylinder. 1881.
Mr. Kajewski was born in Germany in 1862 and is married to Rosa Diving.
Kane, M. B., Farmer and Stockraiser, S. 24, T. Silver Lake, P. O. Ayrshire. 1890.
Kassell, Fred A., Farmer and Stockraiser, S. 35, T. Silver Lake, P. O. Ayrshire. 1885.
Kenne, Jno., S. 32, T. Walnut, P. O. Graettinger. 1868.
Keepers, A. R., The Rock Island Livery Sale and Feed Barn, Telephone 357, Emmetsburg. 1883.
Kelley, J., Farmer, S. 8, T. Highland, P. O. Ruthven. 1871. Mr. Kelley is married to Mary Kelley.
Kilburn, F. A., Farmer, S. 2, T. West Bend, P. O. Rolfe. 1880. Mr. Kilburn was born in Iowa in 1863 and is married to Anna Ostrom. He has been School Director for two terms.
Kirtz, John, Farmer and Stockraiser, S. 18, T. Ellington, P. O. Mallard. 1886.
Knoblauch, J. H., Dry Goods, Emmetsburg.
Knudsen, Chris., Farmer, S. 11, T. Lost Island, P. O. Graettinger. 1885.
Knudtsen, Peder, Farmer and Stockraiser, S. 4, T. Lost Island, P. O. Graettinger. 1891.
Knudtsen, Ole, Farmer, S. 18, T. Walnut, P. O. Graettinger. 1889.
Knutson, Ole O., Farmer, S. 7, T. Fairfield, P. O. Cylinder. 1880. Mr. Knutson was born in Norway in 1879 and is married to Ellen Milling.
Koehn, George, Farmer, S. 10, T. Fern Valley, P. O. Rodman. 1899.
Mr. Koehn is a native of Alabama and was born in 1880.
Koon, C. H., Veterinary Surgeon, Emmetsburg.
Kulk, D. E., Dentist and Real Estate, West Bend.
Kuyper, A. E., Dealer in Farm Implements, Machinery, Wagons and Buggies, West Bend. 1907. Mr. Kuyper was born in Iowa in 1879 and is married to Eva M. Smith.

Larsen, C. C., Farmer and Stockraiser, S. 33, T. Walnut, P. O. Emmetsburg. 1882. Mr. Larsen is Superintendent of Roads.
Larsen, M. C., Farmer and Stockraiser, S. 26, T. Lost Island, P. O. Ruthven. 1876.
Larson, Ed E., Farmer, S. 29, T. Independence, P. O. Cylinder. 1904. Mr. Larson was born in Norway in 1862 and is married to Bertha Cody.
Lawman, Thomas, Farmer, S. 28, T. Fern Valley, P. O. Rodman. 1899. Mr. Lawman was born in Canada in 1866 and is married. He has served as School Director.
Lee, Jacob, Farmer, S. 32, T. Fairfield, P. O. Cylinder. 1901. Mr. Lee was born in Norway in 1863 and is married.
Linderman, W. L., Abstracts, Emmetsburg.
Loehrke, Frank, Farmer, S. 23, T. West Bend, P. O. West Bend. 1902. Mr. Loehrke was born in Germany in 1861 and is married.

Maaha, Julius, Farmer, S. 13, T. Fern Valley, P. O. Whittemore. 1886. Mr. Maaha was born in Germany in 1859 and is married to Juliana Matscher.
McCarthy & McCarthy, Attorneys and Dealers in Real Estate, Emmetsburg.
McDonnell, Ed., Farmer and Stockraiser, S. 33, T. Silver Lake, P. O. Ayrshire. 1879.
McElroy, K. J., Poultry and Eggs Dealer, Ayrshire. 1895.
McFarland, C. L., Real Estate and Insurance Office, Emmetsburg.
McFarland & Son, Department Store and General Merchandise, West Bend.
McGuegill, M., Farmer, S. 27, T. Fern Valley, P. O. Rodman. 1900. Mr. McGuegill was born in Indiana in 1871 and is married to Carrie Pool.
McNally, J. J., Farmer and Stockraiser, S. 36, T. Silver Lake, P. O. Ayrshire. 1893.
McNamara, James, Farmer and Stockraiser, S. 25, T. Silver Lake, P. O. Curlew. 1881.
Mansen, Mads, Farmer and Stockraiser, S. 11, T. Lost Island, P. O. Graettinger. 1891.
Mahon, J. J., Farmer and Stockraiser, S. 27, T. Walnut, P. O. Graettinger. 1896.

Macuire, J. T., General Merchandise, Ayrshire. 1887.
Marr, John, Farmer, S. 14, T. Freedom, P. O. Cylinder.
Martin, I. B., Postmaster and Publisher, West Bend.
Martini, Joe., County Supervisor, Emmetsburg. 1881. Mr. Martini is Supervisor of Emmetsburg Freedom Great Oak and Nevada Townships.
Martini, Nick, Farmer and Stockraiser, S. 12, T. Freedom, P. O. Cylinder. 1881.
Mastie & Barland, Publishers of the Palo Alto Reporter, Emmetsburg.
Meek, S., Retired Farmer, S. 32, T. Silver Lake, P. O. Ayrshire. 1885.
Millarke, Hiram, Farmer and Stockraiser, S. 34, T. Walnut, P. O. Emmetsburg. 1886.
Miller, Ed., Farmer and Stockraiser, S. 7, T. Silver Lake, P. O. Ruthven. 1899.
Moran, C. F., Undertaker and Furniture Dealer, Emmetsburg.
Moran, J. P., Farmer, S. 36, T. Lost Island, P. O. Emmetsburg. 1869.
Moring, B. A., Lawyer, Emmetsburg.
Mulrooney, F. F., Farmer and Stockraiser, S. 36, T. Nevada, P. O. West Bend. 1878.
Musser & Rule, Dentists, Hampton.

Nase, Th. T., Physician and Surgeon, Graettinger. 1900.
North Western Tile & Clay Products Co., The Brick and Tile Factory, Emmetsburg.
Nelson, E., Farmer and Stockraiser, S. 28, T. Highland, P. O. Ruthven. 1882.
New, Theodore, Farmer and Stockraiser, S. 31, T. Ellington, P. O. Mallard. 1902.
Norman, Bertie A., Ditch Contractor, Ayrshire. 1888.
Norris, O. J., Farmer and Stockraiser, S. 10, T. Lost Island, P. O. Graettinger. 1872.
Nyborg, Isaac, Farmer and Stockraiser, S. 21, T. Lost Island, P. O. Ruthven. 1895.
Nyborg, C. Farmer, S. 22, T. Lost Island, P. O. Ruthven.
Nyborg, Jacob, Farmer, S. 22, T. Lost Island, P. O. Ruthven.
O'Brien, D. J., Drainage Engineer and Farmer, S. 32, T. Independence, P. O. Cylinder. 1907. Mr. O'Brien was born in Illinois in 1875 and is married to Mary T. Whalen.
Oneson, Onie, Farmer, S. 16, T. Fairfield, P. O. Cylinder. 1892. Mr. Oneson was born in Illinois in 1864 and has served four terms as School Director.
Ornaby, A. Scott, Real Estate Dealer, Emmetsburg. 1873.
Osterhus, J. E., Blacksmith, Ruthven.
Ostwald, Fred., Farmer, S. 25, T. Fairfield, P. O. Whittemore. 1881. Mr. Ostwald was born in Germany in 1874 and is married.

Palo Alto County, Emmetsburg. County Officers: Sim R. Steedman, Auditor; E. M. Carney, Clerk; E. G. Kelly, Treasurer; H. Pearle Richardson, Recorder; J. E. Williams, Attorney; Wm. Cockley, Sheriff; Lille Patton, Superintendent; J. L. Van Gordon, Coroner; Leroy Groat, Surveyor. Board of Supervisors: H. Emrich, Chairman, Ayrshire; Knut Iverson, Graettinger; C. H. Blackwinn, Cylinder; Joseph Martini, Emmetsburg; Wm. Reardon, West Bend. Patton, Lille, County Superintendent, Emmetsburg.
Paulsen, P. J., Undertaker and Furniture Dealer, Graettinger.
Paulsen, Lewis, Farmer, S. 5, T. Fairfield, P. O. Cylinder. 1907. Mr. Paulsen was born in Norway in 1871 and is married to Martha Johnson.
Peddie, Alex., Land and Loan Office, Emmetsburg.
Peterson, Andrew, Farmer, S. 24, T. Lost Island, P. O. Graettinger. 1883.
Peterson, P. J., Farmer and Stockraiser, S. 8, T. Booth, P. O. Ayrshire. 1885.
Peterson, S. J., Farmer and Stockraiser, S. 10, T. Lost Island, P. O. Graettinger. 1898.
Phillips, John N., Farmer and Breeder of Registered Short Horn Cattle, S. 13, T. Emmetsburg, P. O. Emmetsburg. 1884.
Phoenix, Minnie A., Postmistress, Ruthven.
Pratt, Wm. J., Farmer and Stockraiser, S. 10, T. Emmetsburg, P. O. Emmetsburg. 1893.

Quam, S. J., Farmer, S. 17, T. Fairfield, P. O. Cylinder. 1888. Mr. Quam was born in Norway in 1854 and is married. He has served two terms as County Supervisor.
Reinders, Wm. P., Farmer and Stockraiser, S. 16, T. Ellington, P. O. Mallard. 1884.
Resh, J. M., Farmer and Stockraiser, S. 36, T. Walnut, P. O. Osgood. 1904. Mr. Resh is President of the School Board and Secretary of Creamery Company.
Richardson, Pearle, County Recorder, Emmetsburg.
Rierson, A., Farmer and Stockraiser, S. 10, T. Lost Island, P. O. Graettinger. 1872.
Rogerson, James, Farmer, S. 28, T. Independence, P. O. Cylinder. 1892. Mr. Rogerson was born in Scotland in 1828.
Ruthven, Alex., Mayor, Ruthven.
Ryder, F. H., Farmer, S. 2, T. Highland, P. O. Ruthven. 1871.

Salven, S., Farmer and Stockraiser, S. 26, T. Freedom, P. O. Cylinder. 1891.

Sanders, Henry, Farmer, S. 31, T. Great Oak, P. O. Curlew. 1861.
Sandvig, S. E., Farmer and Stockraiser, S. 21, T. Lost Island, P. O. Ruthven. 1899.
Saunders, William R. G., Retired Farmer, P. O. Emmetsburg.
Schlosser, J., Hotel, Ruthven.
Schmidt, W. A., Farmer and Stockraiser, S. 28, T. Silver Lake, P. O. Ayrshire. 1899.
Shadloff, H. C., Lumber and Coal Dealer, Emmetsburg.
Shaffer, D. F., Farmer and Stockraiser, S. 2, T. Silver Lake, P. O. Ayrshire. 1900.
Shepley, Arthur, Farmer, S. 21, T. Fern Valley, P. O. Rodman. 1901. Mr. Shepley is a native of Iowa and was born in 1886.
Skow, Julius J., Farmer, S. 30, T. Walnut, P. O. Emmetsburg. 1889.
Skow, Nels, Farmer and Stockraiser, S. 19, T. Emmetsburg, P. O. Emmetsburg. 1891.
Smith, A. M., Ruthven. 1881.
Smith, J. R., Farmer and Stockraiser, S. 5, T. Ellington, P. O. Mallard. 1902.
Smith, R. B., Farmer and Stockraiser, S. 16, T. Lost Island, P. O. Ruthven. 1881.
Smith, R. J., Farmer and Stockraiser, S. 8, T. Booth, P. O. Ayrshire. 1906.
Smith, S. A., Farmer and Stockraiser, S. 16, T. Lost Island, P. O. Ruthven. 1881.
Soper & Soper, Bankers, Emmetsburg.
Spaulding, James, Farmer and Stockraiser, S. 28, T. Lost Island, P. O. Ruthven. 1871. Mr. Spaulding is Township School Treasurer.
Spilles, John, Farmer, S. 9, T. Fern Valley, P. O. Whittemore. 1894. Mr. Spilles is a native of Germany and was born in 1860. He is married to Gertrude Fromback and has served as School Director.
Starr & Richardson, Livery Stables, Emmetsburg.
Stedman, Sim. R., County Auditor, Emmetsburg.
Stuehmer, Lewis, Real Estate and Insurance, Emmetsburg.
Stone, Wm. W., Farmer and Photographer, S. 24, T. West Bend, P. O. West Bend. 1905. Mr. Stone was born in Iowa in 1878 and is married to Angela R. Mantz.

Suss, J. A., Farmer and Stockraiser, S. 24, T. Lost Island, P. O. Graettinger. 1878. Mr. Suss is Treasurer of the County Mutual Fire Insurance Co.
Sweet, Harry, Farmer, S. 20, T. Fern Valley, P. O. Rodman. 1897. Mr. Sweetley was born in Pennsylvania in 1862 and is married to Louisa Hupp. He has served in the office of School Director.
Theile & Oelfke, Milling, Emmetsburg.
Thompson, M. N., Blacksmith and Wagon Maker, Ayrshire. 1901.
Thompson, William, Jr., Farmer, S. 9, T. Freedom, P. O. Emmetsburg. Mr. Thompson is serving as Township Clerk.
Thomson, W. R., Farmer and Stockraiser, S. 15, T. Nevada, P. O. Rodman. 1875.
Trow, W. H., Farmer and Stockraiser, S. 16, T. Rush Lake, P. O. Curlew. 1901.

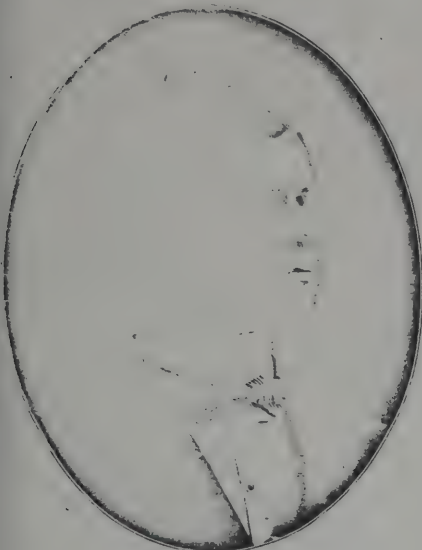
Union State Bank, General Banking, J. M. Border, Cashier, West Bend.

Vohs, C. M., Farmer, S. 8, T. West Bend, P. O. Rodman. 1906. Mr. Vohs was born in Germany in 1863 and is married to Nina Wiley.

Wagner, Wm., Stockraiser, Emmetsburg.
Washington, M. F., Farmer and Stockraiser, S. 22, T. Highland, P. O. Ruthven. 1876.
Walsh, Joseph, Farmer and Stockraiser, S. 8, T. Nevada, P. O. Emmetsburg.
Westergard, H. D., Farmer and Stockraiser, S. 29, T. Walnut, P. O. Emmetsburg. 1890. Mr. Westergard is Township Trustee.
West Bend Savings Bank, General Banking, L. A. Martin, Cashier, West Bend.
Wigdahl, Rev. L. O., Lutheran Pastor, Ruthven.
Wilcox, W. H., Junior, Farmer and Stockraiser, S. 8, T. Rush Lake, P. O. Curlew. 1884.
Williams, J. B., Lawyer and County Attorney, Emmetsburg.
Wilson, E. E., Farmer and Stockraiser, S. 4, T. Silver Lake, P. O. Ruthven. 1899.
Wirtz, Allen, Farmer, S. 34, T. Fern Valley, P. O. Rodman. 1895. Mr. Wirtz was born in Ohio in 1874 and is married to Louisa Frieden.
Wirtz, Sherman, Farmer, S. 28, T. Fern Valley, P. O. Rodman. 1893. Mr. Wirtz was born in Ohio in 1880 and is married to Julia Reardon.
Wincel, M., Farmer, S. 9, T. West Bend, P. O. West Bend. 1898. Mr. Wincel was born in Hungary in 1870 and is married to Frances Hebert.
Woodcock, L. B., Farmer, S. 8, T. Highland, P. O. Ruthven.
Wooley, Mrs. M. A., Farmer, S. 6, T. Great Oak, P. O. Emmetsburg. 1872.
Wright, N. J., Farmer and Breeder of Shorthorn Cattle, S. 5, T. Fairfield, P. O. Cylinder. 1878. Mr. Wright was born in New York in 1875 and is married to Josephine Pitson. He has served in the office as County Supervisor.

Zinnel, Louis, Farmer, S. 24, T. West Bend, P. O. West Bend. 1905. Mr. Zinnel was born in Germany in 1876 and is married to Ella Gingerich.

ILLUSTRATIONS



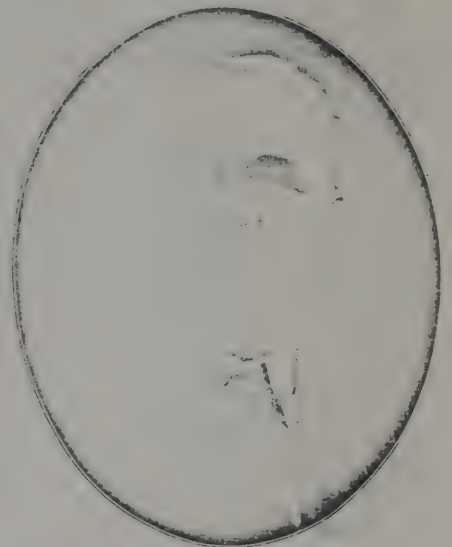
J. E. WILLIAMS,
COUNTY ATTORNEY.



CATHOLIC SCHOOL,
EMMETSBURG, IOWA.



HIGH SCHOOL,
EMMETSBURG, IOWA.



WILLIAM COAKLEY,
SHERIFF.



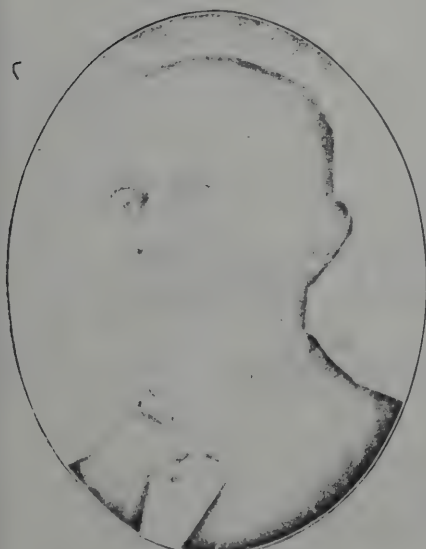
CONGREGATIONAL CHURCH,
EMMETSBURG, IOWA.



PALO ALTO COUNTY COURT HOUSE,
EMMETSBURG, IOWA.



EPISCOPAL CHURCH,
EMMETSBURG, IOWA.



E. G. KELLY,
COUNTY TREASURER.



CITY HALL,
EMMETSBURG, IOWA.



ST. THOMAS CATHOLIC CHURCH,
EMMETSBURG, IOWA.



E. M. CARNEY,
CITY CLERK.

ILLUSTRATIONS



SIM R. SIEDMAN,
COUNTY AUDITOR.



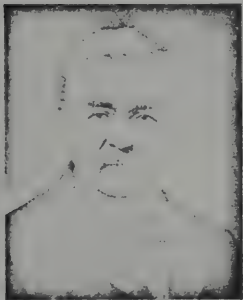
M. F. CHURCH,
EMMETSBURG, IOWA.



ASSUMPTION CATHOLIC
CHURCH,
EMMETSBURG, IOWA.



J. L. VAN GORDEN,
COUNTY CORONER.



JAMES SPAULDING.



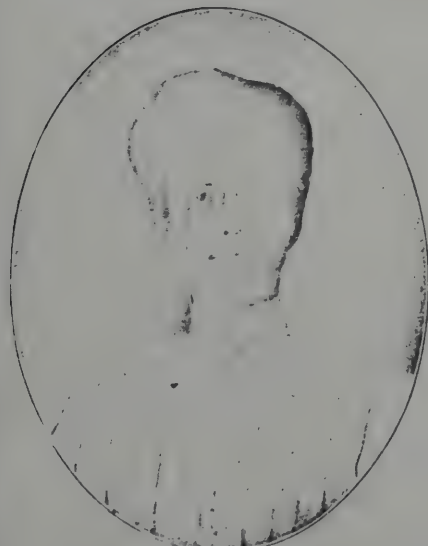
H. R. EMRICH.
C. H. BLECKWENN.

JOSEPH MARTINI.
WM. REARDON.

KNUTE IVERSON.
A. R. KEEPERS.



GEO. J. CONIGNY, JR.



LILLIE PATTON,
COUNTY SUPERINTENDENT OF SCHOOLS.



REV. L. O. WEDDAHL.



Z. F. DICKENSON

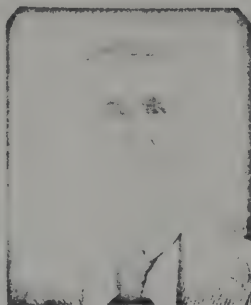


H. PEARLE RICHARDSON,
COUNTY RECORDER.

ILLUSTRATIONS



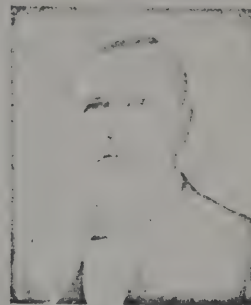
F. G. KAHLEY.



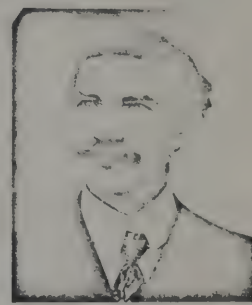
C. B. HOUGH.



D. W. CAMERON,
Mayor,
GRANTING, IOWA.



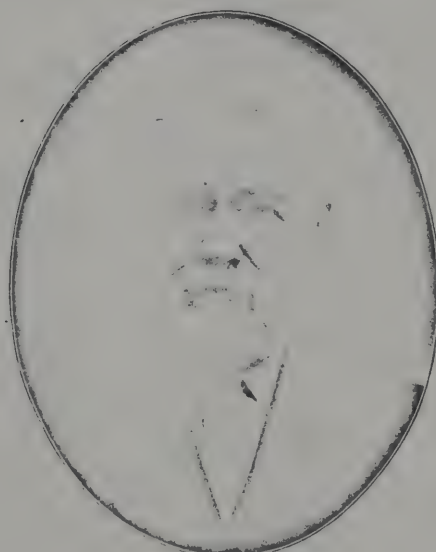
JOHN T. MAGUIRE.



DR. D. E. KULP.



MR. AND MRS. CHARLIE CHRISTIANSEN.



LE ROY GROUT,
DECEASED.



N. J. WRIGHT.



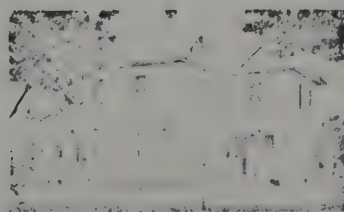
MR. AND MRS. GEO. EDWARDS.



JOHN J. MAHAN. MRS. JULIA MAHAN.



THE JAIL,
EMMETSBURG, IOWA.



RESIDENCE OF P. F. E. RYDER.



BROADWAY,
WEST BEND, IOWA.



ILLUSTRATIONS



E. C. KENT.



SETH A. SMITH.



O. J. GATES.



B. P. McFARLAND.



E. A. MORLING.



RESIDENCE OF M. B. KANE.



RESIDENCE OF JOHN A. JOHNSON.



BLUNT-YOCUM CO.,
RUTHVEN, IOWA.



RESIDENCE OF C. F. FRYE.



POOR FARM RESIDENCE.



C. F. FRYE,
Cashier, Bank of Rodman,
RODMAN, IOWA.



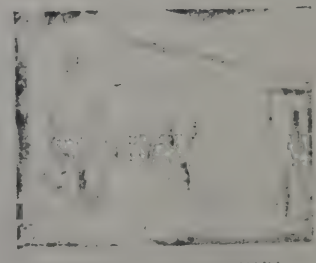
RESIDENCE OF JAMES SPAULDING.



RESIDENCE OF B. F. McFARLAND.



RESIDENCE OF CHAS. R. YOCUM.



RESIDENCE OF JAS. McNAMARA.

METES AND BOUNDS.

As an example of this plan of dividing lands, the following description of a farm laid out by "Metes and Bounds," is given: "Beginning at a stone on the Banks of Doe River, at a point where the highway from A to B crosses said river (see point marked C on Diagram 1); thence 40° North of West 100 rods to a large stump; thence 10° North of West 90 rods; thence 15° West of North 80 rods to an oak tree (see Witness Fee on Diagram 1); thence due East 150 rods to the highway; thence following the course of the highway 30 rods due North; thence 5° North of East 90 rods; thence 45° East of South 60 rods; thence 10° North of East 300 rods to the Doe River; thence following the course of the river Southwesterly to the place of beginning." This, which is a very simple and moderate description by "Metes and Bounds," would leave the boundaries of the farm as shown in Diagram 1.



Diagram 3 illustrates what is meant when this method is termed the "Rectangular System," and how measurements are based on lines which run at right angles to each other. The heavy line running North and South (marked A. A.) represents the Principal Meridian, in this case the 5th Principal Meridian. The heavy line running East and West (marked B. B.) is the Base Line. These lines are used as the starting points or basis of all measurements or surveys made in territory controlled by the 5th Principal Meridian. The same fact applies to all other Principal Meridians and their Base Lines. Commencing at the Principal Meridian, at intervals of six miles, lines are run North and South, parallel to the Meridian. This plan is followed both East and West of the Meridian throughout the territory controlled by the Meridian.

These lines are termed "Range Lines." They divide the land into strips or divisions six miles wide, extending North and South, parallel with the Meridian. Each division is called a Range. Ranges are numbered from one upward, commencing at the Meridian; and their numbers are indicated by Roman characters. For instance, the first division (or first six miles) west of the Meridian is Range I. West; the next is Range II. West; then comes Range III. IV., V., VI., VII., and so on, until the territory governed by another Principal Meridian is reached. In the same manner the Ranges East of the Meridian are numbered, the words East or West being always used to indicate the direction from the Principal Meridian. See Diagram 3.

Commencing at the Base Line, at intervals of six miles, lines are run East and West parallel with the Base Line. These are designated as Township Lines. They divide the land into strips or divisions six miles wide, extending East and West, parallel with the Base Line. This plan is followed both North and South of the Base Line until the territory governed by another Principal Meridian and Base Line is reached. These divisions or Townships are numbered from one upward, both North and South of the Base Line, and their numbers are indicated by figures. For instance: The first six mile division North of the Base Line is Township 1 North; the next is Township 2 North; then comes Township 3, 4, 5, and 6, North, and so on. The same plan is followed South of the Base Line; the Townships being designated as Township 1 South, Township 2 South, and so on. The "North" or "South" (the initials N. or S. being generally used) indicates the direction from the Base Line. See Diagram 3.

These Township and Range Lines, crossing each other, as shown in Diagram 3, form squares, which are called "Townships" or "Government Townships," which are six miles square, or as nearly that as it is possible to make them. These Townships are a very important feature in locating or describing a piece of land. The location of a Government Township, however, is very readily found when the number of the Township and Range is given, by merely counting the number indicated from the Base Line and Principal Meridian. As an example of this, Township 8 North, Range 4, West of the 5th Principal Meridian, is at once located on the square marked ★ on Diagram 3, by counting eight tiers north of the Base Line and 4 tiers west of the Meridian.

TOWNSHIPS OF LAND.

TOWNSHIPS are the largest subdivisions of land run out by the United States Surveyors. In the Governmental Surveys Township Lines are the first to be run, and a Township Corner is established every six miles and marked. This is called "Townshiping." After the Township Corners have been carefully located, the Section and Quarter Section Corners are established. Each Township is six miles square and contains 36,000 acres, or 36 square miles, as near as it is possible to make them. This, however, is frequently made impossible by (1st) the presence of lakes and large streams; (2nd) by State boundaries not falling exactly on Township Lines; (3rd) by the convergence of Meridians or curvature of the earth's surface; and (4th) by inaccurate surveys.

Each Township, unless it is one of the exceptional cases referred to, is divided into 36 squares, which are called Sections. These Sections are intended to be one mile, or 320 rods, square and contain 640 acres of land. Sections are numbered consecutively from 1 to 36, as shown on Diagram 4. Beginning with Section 1 in the Northeast Corner, they run West to 6, then East to 12, then West to 18, and so on, back and forth, until they end with Section 36 in the Southeast Corner.

Diagram 4 shows a plat of a Township as it is divided and platted by the government surveyors. These Townships are called Government Townships or Congressional Townships, to distinguish them from Civil Townships or organized Townships, as frequently the lines of organized Townships do not conform to the Government Township lines.

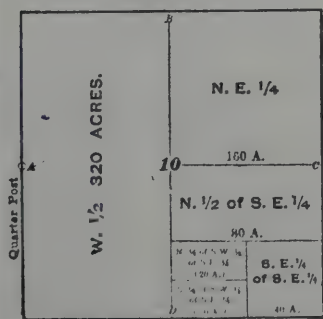
SECTIONS OF LAND.

DIAGRAM 5 illustrates how a section may be subdivided, although the Diagram only gives a few of the many subdivisions into which a section may be divided. All Sections (except fractional Sections) are supposed to be 320 rods, or one mile, square and therefore contain 640 acres—a number easily divisible. Sections are subdivided into fractional parts to suit the convenience of the owners of the land. A half-section contains 320 acres; a quarter-section contains 160 acres; half of a quarter contains 80 acres, and quarter of a quarter contains 40 acres, and so on. Each piece of land is described according to the portion of the section which it embraces—as the Northeast quarter of Section 10; or the Southeast quarter of the Southeast quarter of Section 10. Diagram 5 shows how many of these subdivisions are platted, and also shows the plan of designating and describing them by initial letters as each parcel of land on the Diagram is marked with its description.

As has already been stated, all Sections (except Fractional Sections which are explained elsewhere) are supposed to contain 640 acres, and even though mistakes have been made in surveying, as is frequently the case, making sections larger or smaller than 640 acres, the Government recognizes no variation, but sells or grants each regular section as containing 640 acres "more or less."

The Government Surveyors are not required to subdivide sections by running lines within them, but they usually establish Quarter Posts on Section Lines on each side of a section at the points marked A, B, C, and D, on Diagram 5.

DIAGRAM 5.



SUBDIVIDING A SECTION.

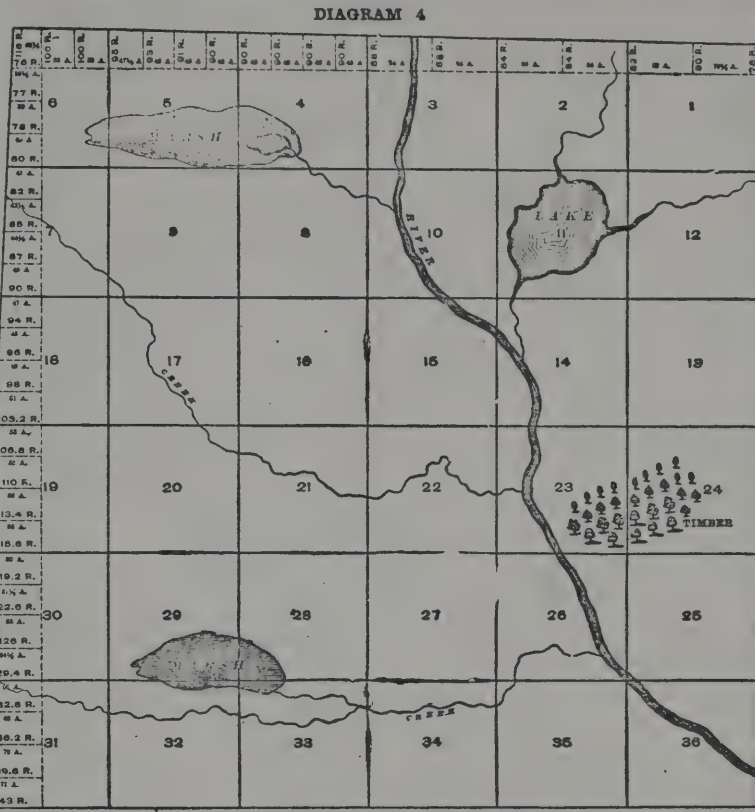


DIAGRAM 4.

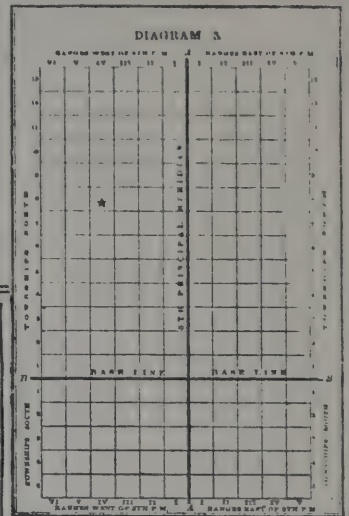


DIAGRAM 3.

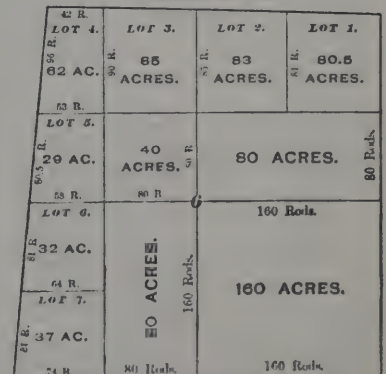
FRACTIONAL PIECES OF LAND.

CONGRESSIONAL Townships vary considerably as to size and boundaries. Mistakes made in surveying and the fact that Meridians converge as they run North cause every Township to vary more or less from the 36,000 acres which a perfect Township would contain. See Diagram 4. In arranging a Township into Sections all the surplus or deficiency of land is given to, or taken from, the North and West tiers of Sections. In other words, all Sections in the Township are made full—640 acres—except those on the North and West, which are given all the land that is left after forming the other 25 Sections.

Diagram 4 illustrates how the surplus or deficiency is distributed and the Sections affected. It will be seen that Sections 1, 2, 3, 4, 5, 6, 7, 18, 19, 30 and 31, are the "Fractional Sections," or the Sections which are affected if the Township overruns or falls short. Inside of these Fractional Sections, all of the surplus or deficiency of land (over or under 640 acres) is carried to the "forties" or "eighties" that touch the Township Line. These pieces of land are called "Fractional Forties" or "Fractional Eighties," as the case may be. Diagrams 4 and 6 show the manner of marking the acreage and outlining the boundaries of these "Fractions."

Diagram 6 illustrates how the surplus or deficiency of land inside of these Sections is distributed and which "forties" or "eighties" it affects. From this arrangement it will be seen that in any Section that touches the North or West Township Lines, the Southeast Quarter may be full—160 acres—while another quarter of the same Section may be much larger or smaller. Frequently these fractional "forties" or "eighties" are lotted as shown in Diagram 6. They are always described as fractional tracts of land, as the "fractional S. W. 1/4 of Section 6," etc. Of course those portions of these Sections which are not affected by these variations are described in the usual manner—as Southeast 1/4 of Section 6. As a rule Townships are narrower at the North than at the South side. The Meridians of Longitude (which run North and South) converge as they run North and South from the Equator. They begin at the Equator with a definite width between them and gradually converge until they all meet at the poles. Now, as the Range lines are run North and South, it will at once be seen that the convergence of Meridians will cause every Congressional Township (North of the Equator) to be narrower at its North than at its South side, as stated. See Diagram 4. In addition to this fact, mistakes of measurement are constantly and almost unavoidably made in running both Township and Range lines, and if no new starting points were established the lines would become confused and unreliable, and the size and shape of Townships materially affected by the time the surveys had extended even a hundred miles from the Base Line and Principal Meridian. In order to correct the surveys and variations caused by the difference of latitude and straighten the lines, "Correction Lines" (or Guide Meridians and Standard Parallels) are established at frequent intervals, usually as follows: North of the Base Line a Correction Line is run East and West parallel with the Base Line, usually every twenty-four miles. South of the Base Line a Correction Line is usually established every thirty miles. Both East and West of the Principal Meridian "Correction Lines" are usually established every 48 miles. All Correction Lines are located by careful measurement, and the succeeding surveys are based upon them.

DIAGRAM 6.



PLAT OF A FRACTIONAL SECTION.

DIGEST OF THE SYSTEM OF CIVIL GOVERNMENT.

DIGEST OF THE SYSTEM OF CIVIL GOVERNMENT, WITH A REVIEW OF THE DUTIES AND POWERS OF THE PRINCIPAL OFFICIALS CONNECTED WITH THE VARIOUS BRANCHES OF NATIONAL, STATE, COUNTY AND TOWNSHIP GOVERNMENT.

NATIONAL GOVERNMENT.

THE GOVERNMENT of the United States is one of limited and specific powers, strictly outlined and defined by a written constitution. The constitution was adopted in 1787, and with the amendments that have since been made, it forms the basis of the entire fabric of government under which we live. The constitution created three distinct branches of government, each of which is entirely separate and distinct from the others. They are the executive, legislative and judicial departments. The constitution specifically vests the executive power in the President, but all members of the cabinet are usually classed with the executive department; the legislative power is held by Congress, and the judicial authority is vested in the Supreme Court and various other courts which Congress has provided for in pursuance of the provisions of the constitution.

It has been the aim of these pages to explain each of these different branches of government, and to briefly review the duties and powers of the principal officials connected with each department.

The President and Vice-President are elected by popular vote, but the vote of each State is separate, so that a candidate may have a large majority of the aggregate popular vote of the country and yet fail to be elected. The Presidential election is held on the first Tuesday after the first Monday in November, when Presidential electors are chosen in and for the various States, each State having as many electors as it has representatives in both branches of Congress. The electors are chosen by the ballots of the people of their States. The electors meet in each State at the capitol on the first Wednesday in December following a National election and vote for President and Vice-President, certificates of which are forwarded to the President of the Senate, at Washington, who, on the second Wednesday in February opens the certificates and counts the result; votes in the presence of both Houses of Congress and declares the result; and the final step is the inauguration, which takes place on the 4th of March. The law provides that if neither of the candidates have a majority then the House of Representatives shall elect a President from the three candidates receiving the highest electoral vote. In elections of this kind each State is entitled to only one vote, and two-thirds of the State form a quorum.

PRESIDENT OF THE UNITED STATES.

The President is the highest executive officer of the United States. He is elected for the term of four years, and receives a salary of \$50,000 per annum. He must be thirty-five years old or more, and a native-born citizen of the United States. The President is charged with a general supervision over the faithful execution of laws passed by Congress, and has supervision over all executive departments of the Government. He appoints a Cabinet of eight officials who become the heads of the various departments, and these departments are intended to be managed and conducted at the President's direction. The President is Commander-in-Chief of the Army and Navy. He has power to grant pardons and reprieves for all offenses against the United States, except in cases of impeachment; has power, with the advice and consent of the Senate, to make treaties, to nominate and, with the advice and consent of the Senate, to appoint Ambassadors and other public Ministers and Consuls, all Judges of the United States courts, and all other executive officers of the United States, except in such cases where the appointments may be vested in the various departments. When the Senate is not in session he can appoint, subject to its action, when it reassembles, to fill vacancies in the United States, in extra sessions; and is required from time to time to communicate with Congress, as to the state of the Union, and offer such suggestions or recommendations as he may deem proper. He is empowered to approve or veto all measures adopted by Congress, but it is provided that any measure may be passed over his veto by a two-thirds vote of Congress.

The President consults frequently with his Cabinet, and nearly all important official matters are discussed by that body. In case the office of President becomes vacant through the death, removal or resignation of the incumbent, the law provides that the office shall in turn be filled by the Vice-President, Secretary of State, and other Cabinet Ministers in regular order.

VICE-PRESIDENT.

The Vice-President of the United States is elected for the term of four years, and receives a salary of \$10,000. In case of the death, removal or resignation of the President, the Vice-President succeeds him. The chief duty of the Vice-President is to act as the presiding officer of the Senate. He has no vote in the Senate, except in cases of a tie, or an equal division of the members of that body. The Vice-President administers the oath of office to the Senators.

STATE DEPARTMENT.

The head of this department is the Secretary of State, who is appointed by the President as a member of the Cabinet, and receives a salary of \$5,000 per year. The law provides that in case the office of President becomes vacant, through the death, removal or resignation of the President, the Vice-President, the Secretary of State assumes the duties of the Presidency. The Secretary of State may be said to be the official Secretary of the President, and countersigns all commissions issued by the President.

The Secretary of State is the head of the Department of State and is the chief diplomatic officer. In his department and under his supervision is conducted the public business relating to foreign affairs; to correspondence, commissions or instructions to or with public Ministers from the United States; or to negotiations with Ministers from foreign States; or to memorials or other applications from foreign Ministers, or foreign public Ministers, or citizens of this country in foreign lands, or for compensation arising from claims. The Secretary of State also has charge of all other business connected with foreign affairs, extradition matters and diplomatic affairs, furnishing passports to vessels going to foreign countries, etc., and has charge of the Great Seal of the United States.

Connected with the Department of State and forming a part of it in the great work of performing and caring for the duties outlined are the following bureaus:

The Diplomatic Bureau, which looks after the affairs pertaining to foreign governments.

The Consular Bureau, correspondence with consulates.

The Bureau of Indexes and Archives, the duties of which are to open the official mail, prepare an abstract of the daily correspondence and an index of it, and superintend miscellaneous work of department.

The Bureau of Accounts, in which all of the finances of the department are looked after, such as the custody and disbursement of appropriations; also indemnity funds and lands; also care of the building and property of the department, etc.

The Bureau of Rolls and Library, which is charged with the custody of treaties, rolls, public documents, etc.; has care of revolutionary archives, of international commissions, superintendence of library, etc.

The Bureau of Statistics, for the preparation of reports on commercial relations.

The chiefs of all of these bureaus receive \$2,100 per year. In addition to these there are connected with the State Department the offices of translator, at \$1,100 per year; assistant secretary, \$1,500; second assistant secretary, \$1,500; third assistant secretary, \$1,500; solicitor, \$1,500; chief clerk, \$2,750; clerk to Secretary of State, \$2,000; passport clerk, \$1,400. Besides these there are the various controllers, auditors, clerks and assistants, which number well up into the thousands.

TREASURY DEPARTMENT.

This department was organized in 1789. The head of this department, known as the Secretary of the Treasury, is appointed by the President, is a member of the Cabinet, and receives a salary of \$8,000 per annum.

The Treasury Department is one of the most important branches of the national government, as it has charge of the financial affairs of the government, custody of public funds, collection of revenue and maintenance of public credit. Among the many important duties and functions of this department are the following: It attends to the collection of all internal revenues and duties on imports, and the prevention of frauds in these departments. All claims and demands, either by the United States or against them, and all the accounts in which the United States are interested, either as debtors or creditors, must be settled and adjusted in the Treasury Department. This department also includes the Bureau of the Mint, in which the government coin and moneys are manufactured. The Treasury Department also has charge of the organization of national banks and has supervision over them; has charge of the coast surveys, the lighthouses, marine hospitals, etc. It has charge of all moneys belonging to the United States; designates depositories of public moneys, keeps a complete and accurate system of accounting, showing the receipts and disbursements of the Treasury, and makes reports at stated intervals showing the condition of public finances, public expenditures and the public debt.

There are a great many very important officials connected with the Treasury Department, chief among which are the following, viz: Private secretary of the head of the department, at \$2,400 per year; three assistant secretaries, at \$4,500 each; chief clerk, \$3,500; chief of public moneys division, \$2,500; chief of warrants division, \$2,500; acting chief of revenue marine division, \$2,500; chief of customs division, \$2,500; chief of loans and currency division, \$2,500; chief of miscellaneous division, \$2,500; supervising special agent, \$3 per day; government actuary, \$1,700; supervising architect, \$4,500; steamboat inspector, \$3,500; Bureau of Statistics, \$3,000; life saving service superintendent, \$4,000; assistant, \$2,500; commissioner Bureau of Navigation, \$3,600; superintendent United States coast and geodetic survey, \$6,000; superintendent general marine hospital service, \$4,000; Bureau of Engraving and Printing, chief, \$4,500; assistant chief, \$2,250; superintendent engraving division, \$3,600.

The foregoing will serve to show many of the lines of work attended to in the Treasury Department, as the names of these offices explain the branch of work they are charged with attending to. There are a number of other important offices in the department that should be mentioned, among them being the following:

The Solicitor of the Treasury, or chief attorney, who receives \$4,500 per year for attending to the legal matters connected with the department.

The Commissioner of Customs, who receives \$4,000 per year and his deputy \$2,250, has charge of all accounts of the revenue from customs and disbursements, and for the building and repairing of custom houses.

The Treasurer of the United States receives \$6,000 per year, assistant treasurer \$3,000, and superintendent of national banks (Red Div.) \$3,500. The Treasurer receives and keeps the government funds, either at headquarters or in the Sub-Treasuries or government depositories, paying it out upon warrants drawn in accordance with the law, and pays all interest on the national debt.

The Register of the Treasury is paid a salary of \$4,000 per year, and his assistant \$2,250. The Register keeps the accounts of public expenditures and receipts, receives the returns and makes out the official statements of United States commerce and navigation; receives from the first comptroller and Commissioner of Customs all accounts and vouchers acted on by them and files the same.

The Comptroller of the Currency receives \$3,000 per year and his deputy \$2,000. This bureau is charged with a general supervision of the national banks and matters connected with the issuing of paper money.

The Director of the Mint receives \$4,500 per annum, and is charged with a general supervision over all the coinage of the government.

Comptrollers. The first and second comptrollers receive \$2,700. The first comptroller receives and certifies the accounts of the civil and diplomatic service and public lands. The second comptroller receives and certifies the accounts of the army and navy and of the Pension and Indian Bureaus.

Auditors. There are six auditors connected with the Treasury Department, each of whom receives a salary of \$3,000 per year, and is allowed a deputy at a salary of \$2,500 per annum. No one auditor takes rank over another. The first auditor receives and adjusts the accounts of the revenue and disbursements, appropriations and expenditures on account of the civil list and under special acts of Congress, reporting the balance to the commissioners of the customs and the first comptroller respectively for their decision. The second auditor devotes most of his attention to army affairs; looks after the arsenals, armories and ordnance, all accounts relating to the Indian Department; reporting to the national comptroller. The third auditor has all accounts for sustenance of the army, military academy, military roads, fortifications, quarters of the army, military academy, certain pensions, claims arising for military service previous to 1817, for all property lost in the military service; he reports also to the second comptroller. The fourth auditor also reports to the second comptroller, and attends to all accounts of the service connected with the navy. The fifth auditor reports to the first comptroller, and adjusts all accounts connected with the diplomatic service of the Department of State. The sixth auditor adjusts all accounts growing from the service of the Post Office Department.

WAR DEPARTMENT.

The War Department was organized in August, 1789. The head of this department is known as the Secretary of War; is appointed by the President, and receives a salary of \$8,000 per annum. The War Department attends to the execution of all laws affecting the Regular Army, and carries out and performs such duties as may be provided for by law or directed by the President relating to the United States. In former years this department had charge of Indian as well as military affairs, but this has been transferred to the Department of the Interior. The War Department is also required, among other duties, to maintain the signal service and provide for taking meteorological observations at various points on the continent, and give telegraphic notice of the

approach of storms. There is also maintained a Civil Engineer of the Department, through the aid of which is carried out such improvements in rivers and harbors as may be authorized by Congress. The Secretary of War also has supervision over the West Point Military Academy.

The private clerk for the head of the War Department is paid \$2,000 per year; assistant secretary, \$1,500; chief clerk, \$2,500. The most of the subordinates and assistants in the War Department, except those mentioned, are officers of the Regular Army, who are paid salaries and perquisites.

The commanding General comes next to the Secretary, and receives a salary of \$7,500 per year. He looks after the arrangement of military forces, superintends the recruiting service and discipline of the army, orders courts-martial, and in a general sense is charged with seeing to the enforcement of the laws and regulations of the army. The Adjutant-General keeps the rolls and the orders issued. The Quartermaster-General has charge of the barracks and the supplies, etc., that may be required for the army. The Commissary-General is head of the Subsistence Department, and has supervision over the purchasing and issuing of military rations. The Judge Advocate-General is the head of the department of military justice. The Surgeon-General, as the name implies, looks after the affairs of the army relating to sick, wounded, hospital, etc. The Paymaster-General is the disbursing officer for the money required by the department. There is also the Ordnance office, controlling ordnance store, arsenals, armories, the manufacture of arms, etc. The Topographical office has charge of all plans and drawings of all surveys made for military purposes. Besides these there are all the inspectors of military property. The departments devoted to war records, publications, etc.

In this connection it may be of interest to the general reader to refer briefly to a few facts concerning the Regular Army. The United States is divided for this purpose into a number of military districts. The head of each department receives his general instructions and orders from headquarters. The term of service in the Regular Army is five years. The pay of private soldiers at the start is \$13 per month and rations, and this is increased according to time of service, being \$21 per month and rations after twenty years' service. The pay of the officers is proportioned to their rank. Colonels receive \$4,500 per year; brigades, \$5,500; and major generals, \$7,500.

NAVY DEPARTMENT.

The head of this department is the Secretary of the Navy, who is appointed by the President, and receives a salary of \$8,000 per annum. This department is charged with the duty of attending to the construction, armament, equipment and employment of vessels of war, as well as all other matters connected with naval affairs, and appropriations made thereby by Congress. The Secretary of the Navy has direct control of the United States Naval Academy at Annapolis, Maryland; issues orders to the commanders of the various squadrons; has general authority over the Marine Corps; and has control of all the several bureaus of the Navy Department.

There are a number of bureaus organized in the Navy Department for the purpose of more thoroughly handling the work, among the most important of which may be mentioned the following: Bureau of Steam Engineering; Bureau of Medicine and Surgery; Bureau of Navigation; Bureau of Provisions and Clothing; Bureau of Yards and Docks; Bureau of Ordnance; Bureau of Equipment and Recruiting; Bureau of Construction and Repair. Attached to this department are also officials of the following bureaus: Bureau of Hygiene; Naval Barracks, Washington, D. C.; Museum of Naval Supplies and Accounts; Naval Observatory; Hydrographic Office; Library and War Records; Naval Intelligence; Nautical Almanac, etc.

Rear-admirals in the Navy are paid \$6,000 per year; commodores, \$5,000; captains, \$4,500; lieutenant-commanders, \$4,000; medical directors (rank of captains), \$4,400; medical inspectors (rank of commanders), \$4,400; pay inspectors (rank of commanders), \$4,400. In the Engineer Corps the chief engineers are also paid \$4,400 per year.

POST OFFICE DEPARTMENT.

This is one of the most important branches of the National Government. Its head is the Postmaster-General, who is appointed by the President, and receives a salary of \$8,000 per annum. The Post Office Department has supervision over the execution of all laws passed by Congress affecting the postal service, and has general supervision over everything relating to the gathering, carrying and distribution of United States mails; superintends the distribution and disposal of all moneys belonging to, or appropriated for, the department; and the instruction of and supervision over all persons in the postal service, with reference to their duties.

In providing for handling the general work of the Post Office Department it was found necessary to create four bureaus, or offices, as they are termed, each of which is presided over by an assistant postmaster-general, who each receive \$4,000 per annum; are all subject to the direction and supervision of the head of the department. A review of these various bureaus and their principal officials, with the name of the office, will show very clearly the work handled by each.

The first assistant postmaster-general is allowed a chief clerk at \$2,000 per year; superintendent of post office supplies, \$2,000; superintendent free delivery division, \$3,000; chief division of salaries and allowances, \$2,200; superintendent money order system, \$3,500; superintendent Dead Letter Office, \$2,500; chief division of correspondence, \$1,800.

The second assistant postmaster-general has charge of a number of divisions, indicated by the following officials who are under his control: superintendent of railway adjustments, at \$2,000 per year; chief of inspection division, \$2,000; chief of mail equipment division, \$1,800; general superintendent railway mail service, \$3,500; superintendent foreign mails, \$3,000.

The third assistant postmaster-general has charge of the postage stamp division and the finance division. The chief of the former receives \$2,550 per annum, and of the latter \$2,000 per year.

The fourth assistant postmaster-general has control of a number of divisions, as indicated by the following officials who are under his supervision, viz: Chief of the division of appointments, who is paid \$2,000 per annum; chief of the division of bonds and commissions, \$2,000; chief post office inspector, \$3,000; and the division of mail depositories.

Besides the various chiefs of divisions mentioned above there are connected with the Post Office Department a law clerk, at \$2,500 per year; appointment clerk, at \$1,800; assistant attorney-general, \$4,000; superintendent and disbursing clerk, \$2,100; and a topographer, at \$2,500 per annum.

DEPARTMENT OF THE INTERIOR.

The Interior Department is under the immediate control of the Secretary of the Interior. He is appointed by the President, and receives a salary of \$8,000 per annum. In this department, as the name implies, is conducted most of the public business relating to domestic or internal affairs, and, like most of the other executive departments, it is divided into a number of subdivisions and branches. The Secretary of the Interior is charged with a general supervision over public business connected with the following branches, viz: 1st. Indian Affairs. 2d. Everything relating to the lands of the United States. 3d. The mines of the United States. 4th. All matters connected with public lands. 5th. All matters concerning pensions to the land or Indian affairs. 6th. All matters concerning pensions to the land or Indian affairs. 7th. The issuance and filing of patents and caveats. 8th. The custody and distribution of publications. 9th. The compilation of statistics relating to educational matters in the various States.

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He also has oversight over several of the Government's charitable and benevolent institutions. For the purpose of handling properly the business connected with most of the subjects mentioned, there are bureaus organized for the purpose.

The salaries paid to the principal officials connected with the Interior Department are as follows: First assistant secretary of the interior, \$1,500 per year; assistant secretary, \$1,000; chief clerk, \$2,750; assistant attorney-general (Dept. of Interior), \$5,000; commissioner of the General Land Office, \$5,000; commissioner of Indian affairs, \$4,000; superintendent of Indian schools, \$3,000; commissioner of the Pension Office, \$3,000; inspector of Indian Affairs, \$2,000; commissioner of railroads, \$1,500; commissioner of the Patent Office, \$3,000; director of geological surveys, \$6,000; superintendent of the Census Office, \$6,000.

DEPARTMENT OF AGRICULTURE.

This department was formerly connected with the Interior Department, but in 1889 it was reorganized and made independent, and the Secretary of Agriculture was made a member of the Cabinet. The head of this department is appointed by the President, and receives a salary of \$5,000 per annum.

The general duty and design of the Department of Agriculture is to acquire and diffuse among the people of the United States useful information on subjects connected with agriculture in the most general and comprehensive sense of that word, and to promote the prosperous and distribute among the people new and valuable seeds and plants.

The following is a list of the chief officials connected with the Department of Agriculture and their salaries, and the list will also serve to indicate the various lines of work handled by and the various duties which devolve upon the department, viz.: Assistant secretary of agriculture receives \$4,000 per annum; chief of Weather Bureau, \$4,000; chief of Bureau of Animal Industry, \$3,000; statistician, \$2,500; chemist, \$2,500; entomologist, \$2,500; botanist, \$2,500; crinologist, \$2,500; chief of forestry division, \$2,000; pathologist, \$2,000; chief of vegetable pathology division, \$2,000; microscopist, \$2,000; director of office of experimental stations, \$2,500; chief division of accounts, \$2,500; chief of division of records and editing, \$2,500; chief of division of illustrations and engravings, \$2,000; horticulturist, \$2,500.

DEPARTMENT OF JUSTICE.

The head of the Department of Justice is the Attorney-General, who is appointed by the President, and receives a salary of \$8,000 per annum. The principal assistant of the Attorney-General is the Solicitor-General, who receives \$7,000 per year. There are a number of assistant attorneys-general who receive \$5,000 per year, and a special assistant attorney-general is appointed for nearly all of the various departments, including the Treasury, State, Post Office and Interior Departments. Besides these there are a number of special officials connected with the Department of Justice, such as examiner of titles, who receives \$2,500 per annum; superintendent of buildings, \$2,500; appointment and disbursing clerk, \$2,000, and attorney in charge of pardons, \$2,400.

The Attorney-General is the legal adviser of the President, and it is the duty of the Department of Justice to give all opinions and render all services requiring the skill of persons learned in the law necessary to enable the President and other officers of the various Government departments to discharge their respective duties. This department is also required to prosecute or defend all suits or proceedings in which the United States is interested. The Attorney-General has general supervision over all the solicitors for the various departments; and also exercises general superintendence and direction over all United States marshals and United States district attorneys of all the districts of the United States and Territories.

INDEPENDENT DEPARTMENTS.

There are several independent departments, which, although none of them are as important as the foregoing, and their heads are not Cabinet members, yet they form a very necessary part and attend to very important branches of the National Government.

Government Printing Office. The head of this branch of public work is the Public Printer, who is appointed by the President, and receives a salary of \$4,500 per year. His chief clerk is paid \$2,400 per year, and there is a foreman of printing and a foreman of binding, each of whom receive \$2,100 per annum.

Civil Service Commission. This commission consists of three commissioners, each of whom are paid \$3,500 per year. The chief examiner connected with the commission is paid \$3,000 per annum, and the secretary \$2,000.

Interstate Commerce Commission. This commission was created for the purpose, and charged with the duty, of seeing that the laws regulating interstate commerce were faithfully executed and observed, and to prevent unjust discrimination on the part of railway corporations and common carriers. The commission consists of three commissioners appointed from different sections of the United States, each of whom receives a salary of \$7,500 per year. The secretary of the commission receives a salary of \$3,000 per annum.

Department of Labor. The general design of this department is to collect, assort and systematize statistical details relating to the different branches of labor in the United States. The head of this department is known as the Commissioner of the Department of Labor, and he is paid a salary of \$5,000 per annum. His chief clerk receives \$2,500 per year, and his disbursing clerk \$1,800.

JUDICIARY.

The judicial powers of the United States are vested in the following named courts, viz.: The United States Supreme Court, consisting of one chief justice and eight associate justices; the United States Court of Claims, which consists of one chief justice and four judges; the United States Circuit Court of Appeals; and the United States Circuit and District Courts. All judges of United States Courts are appointed for life, or during "good behavior." The chief justice of the United States Supreme Court receives a salary of \$10,500 per annum, and the associate justices \$10,000 each. The circuit judges receive a salary of \$7,000 per annum, district judges, \$5,000, and judges of the Court of Claims \$4,500 each per year.

The jurisdiction of the United States Courts extends to all cases in law and in equity arising under the Constitution, the laws of the United States, and treaties; to all cases affecting ambassadors, other public ministers and consuls; to all cases of admiralty and maritime jurisdiction; to controversies to which the United States shall be a party; to controversies between two or more States; between a State and a citizen of another State; between citizens of different States; to regulate the same State claiming lands under grants of different States. In all cases affecting ambassadors, other public ministers and consuls, and those in which a State is a party the Supreme Court has original jurisdiction. In the other cases the Supreme Court has appellate jurisdiction.

LEGISLATIVE DEPARTMENT.

The legislative powers of the United States are vested in a Congress, which consists of a Senate and House of Representatives, and which meets annually at Washington on the first Monday of December. The constitution gives to Congress the following general powers: To lay and collect taxes, duties, imposts and excises; pay the debts of the United States; borrow money on the credit of the United States; to regulate the coinage, to establish uniform laws on naturalization and bankruptcy; to coin money and regulate the value thereof; fix the stand-

ard of weights and measures; to declare war; to raise and support armies (but it is provided that no appropriation for this purpose can be for a longer period than for two years); to provide and maintain a navy; to grant letters of marque and reprisal, and make rules concerning captures on land and water; to make rules for the government and regulation of the land and naval forces; to establish postoffices and post-roads; to promote the progress of science and the useful arts by securing for limited times, to authors and inventors, the exclusive right to their respective writings and discoveries; to constitute tribunals inferior to the Supreme Court; to define and punish crimes and felonies committed on the high seas and offenses against the law of nations; to exercise exclusive legislation over the District of Columbia; to place purchase for forts, magazines, arsenals, etc.; and further to make all laws necessary for the general welfare of the United States, and for carrying into execution the foregoing powers, and all other powers vested by the Constitution in the Government of the United States, or in any department or officer thereof. The Constitution expressly forbids Congress making any law respecting the establishment of religion, or prohibiting the free exercise thereof, or abridging the freedom of speech, or of the press, or the right of the people peaceably to assemble, and to petition the Government for a redress of grievances. Congress cannot suspend the privilege of the writ of *habeas corpus* except in cases of rebellion or invasion when the public safety may require it. No bill of attainder or ex post facto law can be passed. No tax or duty can be laid on articles exported from any State. No preference can be given by any regulation of commerce or revenue to the ports of one State over those of another. No title of nobility can be granted. Every law passed by Congress must be submitted to the President for his approval. If he returns it with his objections, or vetoes it, the measure may be passed over his veto by a two-thirds vote of both branches of Congress.

The House of Representatives, or the "Lower House of Congress," is composed of two Senators from each State in the Union. They are elected by the Legislatures of their respective States, for the term of six years, and receive a salary of \$5,000 per annum. No person can be elected to the United States Senate who has not attained the age of thirty years, been nine years a citizen of the United States, and is when elected an inhabitant of the State from which he is chosen. The Senate has sole power to try all impeachments. Its consent and confirmation is necessary for all important officers appointed by the President. Its consent is also necessary to conclude any treaty.

The House of Representatives is the "Lower House of Congress." Each State in the Union is divided into congressional districts, of as nearly equal population as is practicable. In each district a representative is elected by the people for a term of two years, and each is paid a salary of \$5,000 per year. Besides these, a delegate from each organized Territory is admitted to the House of Representatives, who is not entitled to vote, but has the right to debate on all subjects in which the Territory which he represents has an interest. No person can be a representative who has not attained the age of twenty-five years, been seven years a citizen of the United States, and is at the time of his election an inhabitant of the State from which he is chosen. All bills for raising revenue must originate in the House of Representatives.

STATE GOVERNMENT.

THE method of State government throughout the United States follows very closely the general plan of government that prevails in national affairs. The various functions of government in State affairs are handled in departments, with a State officer at the head of each branch, and the lines are clearly drawn between the executive, legislative and judicial powers. All the States are governed under a constitution, which outlines and defines the powers which each of these departments shall exercise, and the All of the most important State officials are elected by the people, but in many of the States the less important offices are filled by appointment of the Governor, by and with the consent of the State Senate.

GOVERNOR.

The Governor is the highest executive officer in all the States of the Union, and is elected by a direct vote of the people. The term of office varies materially in the different States, but is from two to six years. As to the matter of salary that the Governor receives, it also differs widely throughout the different States and is subject to frequent change. At the present writing two States—New York and Pennsylvania—pay their Governors \$10,000 per year; Illinois and California both pay \$8,000 per annum; Minnesota, Indiana, Kentucky, Massachusetts, Missouri, Maryland, New Jersey, Virginia and Wisconsin all pay \$5,000 per year; Ohio, Michigan, Louisiana, Louisiana, Mississippi, Ohio, Tennessee and Texas pay \$4,000, Florida and Arkansas pay \$3,500; Alabama, Colorado, Iowa, Kansas and North Carolina all pay \$3,000; West Virginia, \$2,500; Montana and Washington, \$2,000; the Dakotas and Nebraska, \$2,000; Connecticut, Delaware and Maine, \$2,000; Oregon, \$1,500, and New Hampshire, Rhode Island and Vermont \$1,000. About the only statement concerning the qualifications required for this office would be common to all the States is that he must be a citizen of the State in which he is elected. In most of the States, in addition to the salary named, the Governor is furnished with a residence, which is known as the "Executive Mansion."

The powers and duties that devolve upon the Governor are about the same in all of the States. He is charged with a general supervision over the faithful execution of the laws, and is the legal custodian of all the property of the State not specifically entrusted to other officers by law, and is authorized to take summary possession of such property. He is expected to communicate by message to each session of the State legislature such information or recommendations regarding State affairs as he may deem necessary and proper, and he is empowered to call extra sessions of that body whenever the public welfare may demand. He accounts to the same body for all moneys received and paid out, and presents estimates of amounts to be raised by taxation for various purposes. He has a negative (or veto) upon all laws passed by the Legislature, but it is provided that measures may be passed over his veto by a two-thirds vote of that body. The Governor is commander-in-chief of the State military and naval forces, and has authority to call out such forces to preserve peace and execute the laws when the local authorities are unable to accomplish this. He may require the opinion of the various State officers upon any subject relating to their respective offices, and examines and approves the bonds of State officials. In many States the Governor has power to grant reprieves and pardons after conviction, but for all offenses against the State except in cases of impeachment; but in a few of the States the pardoning power is vested in a board selected for that purpose, of which the Governor is generally ex-officio a member. The Governor has the appointment of a number of State officers, and in many cases if an elective office becomes vacant he has power to fill it by appointment; has power in many States to suspend a State officer, or even a county officer, pending a legal investigation. The Governor issues requisites upon the treasurers of other States for parties charged with crime who escape to other States, and he has power to issue warrants for fleeing criminals upon requisition of other Governors.

LIEUTENANT-GOVERNOR.

The office of Lieutenant-Governor does not exist in all of the States in the Union, but in those under this name, as in a few of the States this officer is only known as the President of the State Senate. In some of the States the Lieutenant-Governor is paid a certain amount per day during sessions of the Legislature or General Assembly, and in others he is allowed a fixed salary, but it is provided that if the duties of Gov-

ernor should devolve upon him, he shall during the continuance of such emergency be entitled to the emoluments thereof. The principal duty of the Lieutenant-Governor is to act as the presiding officer of the State Senate or Upper House of the State Legislature. In case a vacancy should occur in the office of Governor, the Lieutenant-Governor would act as Governor until such vacancy was filled by election, and in all cases where the Lieutenant-Governor is unable to act as presiding officer of the Senate, a President *pro tempore* is chosen by that body. The Lieutenant-Governor has no vote in the Senate except in cases of a tie or equal division of the members.

SECRETARY OF STATE.

The office of Secretary of State is one of the most important, offices within the gift of the people of a State, and the office exists under this name in every State in the Union. The Secretary of State may be said to be the official secretary of the Governor, and countersigns all commissions issued by the chief executive, and he is the custodian of the Great Seal of the State. As a rule it is the duty of the Secretary of State to call the House of Representatives to order and preside until a temporary presiding officer, or Speaker, is elected. It is his duty to see that bills are prepared for the Legislature or General Assembly; he prepares the legislative manual and causes it to be printed and distributed; secures the printing and distribution of the State laws; indexes and files executive documents; provides and distributes election blanks; has charge of all books, bills, papers, etc., of the Legislature, and is practically "keeper of all public acts, laws, records, bonds, etc." The Secretary of State is required to keep a register of all the official acts of the Governor, and affixes the Seal of the State to all official commissions, etc., keeps a record of them, and is obliged to give any person a copy of the same when demanded. In all of the States the Secretary of State is *ex-officio* member of a number of the official State boards, but no list of these could be given that would apply to all States, as they are different in the various States.

STATE AUDITOR.

The office of Auditor of State exists under one name or another in nearly every State in the Union. The title of this office, however, is not alike in all the States, as in many of them, notably California, Connecticut, Florida, Georgia, Maryland, Nevada, New Jersey, New York, South Carolina, Tennessee, Texas, and a few others, it is known as State Comptroller. In a few of the States, including Michigan and Pennsylvania, the office is called Auditor-General, and in two of the States the public accounts are audited by a board of Auditors. In all the States, however, the duties that devolve upon this branch of the State government are practically the same, and a general explanation of the scope of work handled by the State Auditor in one State will apply, except as regards minor details, to all of the States. It is the duty of the State Auditor to keep the accounts of the State with any other State or Territory, and with the United States, and all public officers, corporations and individuals having accounts with the State. He audits the accounts of all public officers who are to be paid out of the State Treasury, and all persons who are authorized to receive money out of the State Treasury. In fact, all claims against the State which are to be paid out of the State Treasury must be presented to the Auditor, who, after the same is adjusted, issues warrants therefor payable at the Treasury. A complete record of each warrant is kept by the Auditor, who also keeps an account with the State Treasurer, charging him with all moneys paid into the Treasury, and giving credit for all warrants paid, and the books and vouchers of the Treasury must balance therewith, as settlements are made between these two officers at stated intervals. In a number of the States the Auditor is charged with a general supervision over certain corporations, such as insurance and banking corporations, and building and loan associations, and in some States is *ex-officio* a member of a number of State boards. He generally has authority to make and execute satisfactions of judgments and assignments thereof in behalf of the State.

STATE TREASURER.

This is one of the most important executive offices in the gift of the people of a State. The State Treasurer handles vast sums of the people's money, and as a rule a very heavy bond, ranging from \$50,000 up into the millions, is required of him; and generally the Governor is empowered to demand additional bonds if he deems the bond insufficient to fully protect the State.

The duties of the State Treasurer are implied by the title of the office, and they are very much the same throughout all of the States of the Union. The State Treasurer is custodian of all the State funds. He deposits these funds in banks, which give bonds to secure the Treasurer or State against loss, and which pay interest on daily balances. The Treasurer pays out State funds only on warrants issued or signed by the State Auditor, or other proper official, and a full record of all warrants is kept in both the auditing office and Treasurer's office. The plan by which the Treasurer receives the revenues of the State is different in different States. In some States the Auditor issues an order for him to receive the same and charges the amount against the Treasury. In others he is charged with all moneys which he is entitled to receive, and then given credit for delinquencies. In still other States the Treasurer issues duplicate receipts for all moneys which must be countersigned by the Auditor to be valid, and one of these must be deposited with the Auditor, so he may charge the amount against the Treasurer. In this way a double system is carried on—both Auditor and Treasurer keeping a full account of all moneys received and paid out, and their books and accounts must balance, as at stated intervals the Treasurer must make settlements with the Auditor and submit books, vouchers, etc., to the Legislature. In most of the States the State Treasurer is required to publish at stated times, in the newspapers at the capital, an itemized statement of the public accounts, expenditures, funds, receipts and disbursements. He is also required to make a complete report and itemized statement to each session of the Legislature. In nearly all of the States the law is very explicit in outlining the duties of the State Treasurer, the following being very common provisions in relation to the office, viz.: That a complete record of all moneys must be kept, showing what is received or paid out of the various "funds," which "funds" must be exhibited in separate accounts. In several of the States the Governor and one or two other State officials constitute a board, which must at certain times examine and check up the accounts, books and vouchers of the State Treasurer and ascertain the amount of funds in the Treasury.

ATTORNEY-GENERAL.

The Attorney-General, as the name implies, is the general legal counsel or lawyer for the various branches of the State government. In all of the States the powers and duties of the Attorney-General are very similar. It is his duty to appear for the State in all actions and proceedings in the Supreme Court in which the State has an interest; to institute and prosecute in all courts all suits and actions on behalf of the State, in which the State has an interest; to consult with and advise the various county or state attorneys in matters relating to their official duties, and when public interest requires he assists them in criminal prosecutions. It is his duty to consult with and advise the Governor and other State officers, and give, when requested, written opinions on legal or constitutional questions arising in connection with any committee thereof. It is also his duty to prepare, when necessary, drafts for contracts or other writings relating to subjects in which the State is interested. He is required to enforce the proper application of funds appropriated to the various State institutions, and prosecute breaches of trust in the administration of the same; and when

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necessary prosecute corporations for failure or refusal to comply with the laws; to prosecute official bonds of delinquent officers or corporations in which the State has an interest. The Attorney General is required to keep a record of all actions, complaints, opinions, etc.

STATE SUPERINTENDENT OR SUPERINTENDENT OF PUBLIC INSTRUCTION.

This is an office which exists in nearly every State in the Union. In three or four of the States the management of the educational interests of the State is vested in a State Board of Education, but in these cases the secretary of the board assumes most of the detail work that in most of the States devolves upon the State Superintendent. The full title given to this office is not the same in all of the States, but it is generally called "State Superintendent of Public Instruction or Public Schools." In Ohio, Maine and Rhode Island, and a few others, the office is termed "Commissioner of Schools."

The duties of the State Superintendent are very much alike in all of the States, as he is charged with a general supervision over the educational interests of the State and of the public schools. In many States his authority is not limited to the public schools, and he is authorized by law to demand full reports from all colleges, academies or private schools. It is his duty to secure at regular intervals reports from all such educational institutions and file all papers, reports and documents transmitted to him by local or county school officers. He is the general adviser and assistant of the various county superintendents or school officers, to whom he must give, when requested, his written opinion upon questions arising under the school law. It is also his duty to hear and determine controversies arising under the school laws coming to him by appeal from a county superintendent or school official. He prepares and distributes school registers, school blanks, etc., and is generally given the power to make such rules and regulations as are necessary to carry into efficient and uniform effect the provisions of the laws relating to schools. The State Superintendent is required to make a detailed report to each regular session of the State Legislature, showing an abstract of the common school reports; a statement of the condition of public schools and State educational institutions; the amount of money collected and expended, and all other matters relating to the schools or school funds that have been reported to him. He is forbidden from becoming interested in the sale of any school furniture, book or apparatus.

STATE LIBRARIAN.

In nearly all of the States the laws provide for a State officer under the title of "State Librarian." As a rule the office is filled by appointment of the Governor, although in a few States it is an elective office and is filled by direct vote of the people. The State Librarian is the custodian of all the books and property belonging to the State Library, and is required to give a bond for the proper discharge of his duties and safekeeping of the property intrusted to his care, as in many of the States the State Library is an immensely important and valuable collection. In some of the States the Supreme Court judges prescribe all library rules and regulations. In others they have a Library Board of Trustees, which is sometimes made up of the Governor and certain other State officials, which constitute a board of commissioners for the management of the State Library.

ADJUTANT-GENERAL.

In nearly all of the States provision is made for an Adjutant-General, who is either elected by the people or appointed by the Governor. The name of the office implies the branch of work which is conducted by its incumbent. It is the duty of the Adjutant-General to issue and transmit all orders of the Commander-in-Chief with reference to the militia or military organizations of the State. He keeps a record of all military officers commissioned by the Governor, and of all general and special orders and regulations issued, and of all other matters relating to the men, property, ordnance, stores, camp and garrison equipage pertaining to the State militia or military forces.

PUBLIC EXAMINER OR BANK EXAMINER.

This is a State office that is found in only about one-half of the States. In some States it is known as Bank Controller and in others the duties which devolve upon this officer are handled by a "department" in the State Auditor's office. The general duties of the public examiner in this work, in any respect, are very similar, but there is a great difference between the various States in the officers who attend to it. Where this is made a separate State office, generally speaking, the requirements are that he must be a skilled accountant and expert bookkeeper, and cannot be an officer of any of the public institutions, nor interested in any of the financial corporations which it may be his duty to examine. He is charged with the duty of visiting and inspecting the financial accounts and standing of certain corporations and institutions organized under the State laws. In several of the States it is also made his duty to visit certain county officials at stated intervals, and inspect their books and accounts, and enforce a uniform system of bookkeeping by State and county officers.

COMMISSIONER OR SUPERINTENDENT OF INSURANCE.

In all of the States of the Union the department relating to insurance has grown to be an important branch of State government. The method of controlling the insurance business differs materially in many of the States, although they are all gradually moving in the same direction, viz., creating a department or State office in which all matters relating to insurance and insurance companies are attended to. In former years, in nearly all of the States, the insurance business formed a department in the State Auditor's office, and was handled by him or his appointees. Now, however, in nearly all the Northern States and many of the Southern States, they have a separate and distinct insurance department, the head of which is either elected by the people or appointed by the Governor. The duties and powers of the insurance department of the various States are very similar. A general provision is that the head of this department must be experienced in insurance matters, and he is prohibited from holding an interest in any insurance company. The Commissioner or Superintendent of Insurance has extensive powers concerning insurance matters, and it is his duty to see that all laws respecting and regulating insurance and insurance companies are faithfully observed, he issues licenses to insurance companies, and it is his duty to revoke the license of any company not conforming to the law. Reports are made to him at stated times by the various companies, and he has power to examine fully into their condition, assets, etc. He files in his office the various documents relating to insurance companies, together with their statements, etc., and at regular intervals makes full reports to the Governor or Legislature.

COMMISSIONER OF LABOR STATISTICS.

In several of the States a "Commissioner of Labor Statistics" is appointed by the Governor, who is the head of what may be termed the Labor Bureau. At a great many of the States, however, this branch statistics is taken care of by a board of labor commissioners, a bureau of statistics or by the State Auditor and his appointees. The general design of this bureau or commission is to collect, assort and systematize, and present in regular reports to the Legislature, statistical details relating to the different departments of labor in the State, and make such recommendations as may be deemed proper and necessary concerning commercial, industrial, social, educational and sanitary conditions of the laboring classes.

OTHER STATE OFFICERS.

In all of the States there exist one or more other State officers in addition to those already mentioned, which are made necessary by local condition or local business interests. It is, therefore, unnecessary to mention any of these at length in this article. It may be stated, however, that in all of the States may be found two or more of the following State officers, and further, that each one of the following named officers is found in some State in the Union, viz.: Superintendent or commissioner of agriculture, commissioner of mines, secretary of agricultural board, secretary of internal affairs, clerk and reporter of the Supreme Court, commissioner of railroads, commissioner of immigration, State printer, State binder, land agent or commissioner, commissioner, register or superintendent of State land office, register of lands, commissioner of schools and lands, surveyor-general, inspector-general, State oil inspector, dairy commissioner.

STATE BOARDS.

Besides the officers and departments which have already been mentioned, there are a number of State boards or bureaus that are necessary in connection with the complex business connected with the government of a State. The following list of such State boards and bureaus includes all that can be found in the majority of the States; some of them, however, are only found in a few of the States, because they are of a local nature and are only made necessary by the existence of certain local conditions or business interests. It will also be observed that some of the boards named cover the same line of work that has already been mentioned as belonging to some State officer. This grows from the fact that a few of the States place the management of certain lines of work in the hands of a State board, while in others, instead of having a State board they delegate the powers and duties to a single State official. All of the States, however, have a number of the State boards mentioned in this list, the names of which imply the line of work each attends to, viz.: Railroad and warehouse commissioners, board of equalization, board or commission of agriculture, university trustees, board or commissioners of public charities, canal commissioners, penitentiary commissioners, board of health, dental examiners, trustees of historical library, board of pharmacy, commission of claims, live stock commissioners, fish commissioners, inspectors of coal mines, labor commissioners, board of education, board of public works, board of pardons, assessment commissioners.

LEGISLATURE OR GENERAL ASSEMBLY.

The law-making power of every State is termed the "Legislative Department." The legislative power, according to the constitutions of the various States, is vested in a body termed the Legislature or General Assembly, which consists of an Upper and Lower House, designated usually as the Senate and House of Representatives. In a few of the States the Lower House is called "The Assembly." In most of the States the Legislature meets in regular sessions every two years, but this is not the universal rule, as in a few of the States the law provides for annual sessions. In all of the States, however, a provision is made whereby the Governor may, on extraordinary occasions, call a special session by issuing a proclamation.

The Legislative Department has the power to pass all such laws as may be necessary for the welfare of the State, and carry into effect the provisions of the constitution. The Legislature receives the reports of the Governor, together with the reports of the various other State officers; they provide by appropriation for the ordinary and contingent expenses of the government; at regular times provided by law they apportion the State into political districts, and make all other provisions for carrying on the State government. There is a general prohibition against the passage of any *ex post facto* law, or law impairing the obligation of contracts, or making any irrevocable grant of a special privilege or immunity. Any measure to become a law must be passed by both branches of the Legislature, and then be presented to the Governor for his approval. If he withholds his approval (or vetoes it), the measure may be repassed by a two-thirds vote of the Legislature, when it will become a law notwithstanding the Governor's veto.

SENATE.

The Senate is the Upper House of the Legislature or General Assembly. The various States are divided into senatorial districts, in each of which a Senator is elected—the term of office varying from two to four years. Except in three or four of the States the presiding officer of the Senate is the Lieutenant-Governor, although a *pro tem.* is usually elected, who acts as presiding officer during the absence of the Lieutenant-Governor. The presiding officer has no vote, however, in the Senate, except when that body is equally divided. Every Senator has one vote upon all questions, and the right to be heard in advocating the passage of any measure brought before the Legislature. In filling all of the most important State offices that are to be appointed by the Governor, the appointments must be approved or confirmed by the Senate.

HOUSE OF REPRESENTATIVES.

The Lower House of the State Legislature, in nearly if not quite all the States of the Union, is termed the House of Representatives, and the Senators, every member of the House has the right to be heard in advocating or opposing any measure brought before the body of which he is a member. The House is given the sole power of impeachment, but all impeachments must be tried by the Senate. As a general rule, there is a provision that all bills for raising revenue must originate in the House.

JUDICIARY.

The "Judicial Department" is justly regarded as one of the most important and powerful branches of government of either the State or Nation, as it becomes the duty of this department to pass upon and interpret, and thereby either annul or give validity to all the most important measures and acts of both the legislative and executive branches of the government.

It is impossible in a general article to give a detailed review or description of the constitution and make-up of the judicial departments of the various States. The courts are so differently arranged both as to their make-up and jurisdiction that it would be useless to try to give the reader a general description that would accurately cover the ground.

In all of the States, except, possibly, one or two, the highest judicial authority of the State is known as the Supreme Court, and unless questions are involved which give the United States Court jurisdiction, it is the court of last resort. The Supreme Court is made up of a chief justice and the several associate justices or judges as may be provided for by the laws of the various States, usually from four to six. Generally these officers are elected by the people, either from the State at large or (in three of the States) as representing certain districts, but this is not the case always, as in several States they are chosen by the Governor or chosen in both law and in equity, and has original jurisdiction in remedial cases, *mandamus*, *habeas corpus* and cases relating to the revenue, but there is no trial by jury in this court.

Various other courts are provided for by the laws of the different States, such as appellate courts, circuit or district courts, probate courts, county courts, superior courts, minor civil courts, courts of justice of peace, etc. The jurisdiction of all these courts, of course, inferior to that of the Supreme Court, and varies greatly in the different States. Besides these, where there are larger cities, various other courts are also established to aid in carrying for the enormous amount of judicial work

that arises from such vast and complex business interests. The various courts are also provided with the necessary officials for carrying on the judicial business—such as clerks of court, court reporters, bailiffs, etc.

COUNTY GOVERNMENT.

So far as the principal county officers are concerned, the general arrangement and method of handling the public business is very much the same in all of the States; but the offices are called by different names, and in many details—such as transferring from one office to another certain minor lines of work—there are a number of points in which the method of county government in the various States differs. The writer has adopted the names of the principal county offices which are most common in the Northern States, as in the Southern and New England States there are scarcely any two States in which the names or titles of all the county offices are identical.

AUDITING OFFICE AND CLERK OF THE COUNTY BOARD.

Generally the principal auditing officer of the county is known as the "county auditor" or "county clerk." In Illinois, Kansas, Missouri, Wisconsin and many other States the office is called "county clerk." In Indiana, Iowa, Minnesota, North Dakota, Ohio and others it is termed "county auditor." In a few of the States under certain conditions this office is merged with some other county office. A notable example of this is in the State of Michigan, where they have one official, under the simple title of "clerk," who looks after about all of the work which in most of the States devolves upon both the county clerk and also clerk of court. In all of the States a bond in a moderate sum is required of the county clerk or auditor, and he is paid a salary of from \$1,000 to \$3,000 per year, besides in some States being allowed certain fees, unless it is in a very large and heavily populated county, where the salary paid is of necessity much higher than this amount. No county treasurer or clerk of the county board is eligible to this office. In general terms may be stated as a rule the auditor acts as the clerk or secretary of the official county board, although in a few of the States the clerk of court is required to look after this matter. The clerk of the county board keeps an accurate record of the board's proceedings and carefully preserves all documents, records, books, maps and papers, which may be brought before the board, or which the law provides shall be deposited in his office. In the auditing office an accurate account is kept with the county treasurer. Generally they file the duplicates of the receipts given by the county treasurer, charging him with all money paid into the treasury and giving credit for all warrants paid. The general plan of paying claims against a county is as follows: If the claim is one in which the amount due is fixed by law, or is authorized to be fixed by some other person or tribunal, the auditor issues a warrant or order which will be paid by the treasurer, the certificate upon which it is allowed being duly filed. In all other cases the claim must be allowed by the county board, and the chairman or presiding officer issues a warrant or order which is attested by the clerk. A complete record of all these county warrants or orders is kept, and the accounts of the county treasurer must balance therewith. The above in general terms outline the most important branch of work which the county clerk or county auditor looks after in most of the States, but in all of the States the law requires him to look after a number of other matters, although in these there is no uniformity between the various States, and no general description of these minor or additional duties could be given that would apply to all the States.

COUNTY TREASURER.

This is an office which exists in all of the States, and it is one of the most important of the various offices necessary in carrying on the business of a county. It is an elective office in all of the States, and the term of office is usually either two or four years, but a very common provision in the various States is that after serving for one term as county treasurer a party shall be ineligible to the office until the intervention of at least one term after the expiration of the term for which he was elected. This provision, however, does not exist in all of the States, as in some of them the county treasurer is eligible for re-election for any number of terms.

The general duties of the county treasurers throughout the various States is very similar. The county treasurer is the principal custodian of the funds belonging to the county. It is his duty to receive and safely keep the revenues and other public moneys of the county, and all funds authorized to be paid to him, and disburse the same pursuant to the laws required to keep proper books of account, in which he must keep a regular, just and true account of all moneys, revenues and funds received by him, stating particularly the time, when, of whom and on what fund or account each particular sum was received; and also of all moneys, revenues and funds paid out by him according to law, stating particularly the time when, to whom and on what fund payment is made from. The books of the county treasurer must always be subject to the inspection of the county board, which, at stated intervals, examines his books and makes settlements with him. In some of the States the provision is that the law relating to county treasurer are very strict; some of them provide for a county board of auditors, who are expected, several times a year, to examine the funds, accounts and vouchers of the treasury without previous notice to the treasurer; and in some it is provided that this board, or the county board, shall designate a bank (or banks) in which the treasurer is required to keep the county funds deposited—the banks being required to pay interest on daily or monthly balances and give bond to indemnify the county against loss. As a general rule the county treasurer is only authorized to pay out county funds on warrants or orders issued by the chairman of the county board and attested by the clerk, or in certain cases on warrants or orders of the county auditing office. A complete record of these warrants or orders is kept, and the treasurer's accounts must balance therewith. In most of the States the law is very explicit in directing how the books and accounts of the county treasurer shall be kept.

COUNTY RECORDER OR REGISTER OF DEEDS.

In a few of the States the office of county recorder or register of deeds is merged with some other county office, in counties where the population falls below a certain amount. A notable example of this is found in both the States of Illinois and Missouri (and there are others), where it is merged with the office of circuit clerk in many counties. The title of the post office is "circuit clerk and recorder," and the duties of both offices are looked after by one official.

The duties of the county recorder or register of deeds are very similar in the various States, although in some of the Eastern and Southern States the office is called by other names. The usual name, however, is county recorder or register of deeds. In Illinois, Indiana, Iowa, Missouri, Ohio and many other States, it is called "county recorder." In Kansas, Michigan, Minnesota, North Dakota, Wisconsin and many more it is called "register of deeds." In all of the States this office is the repository wherein are kept all records relating to deeds, mortgages, transfers and contracts affecting lands within the county. It is the duty of the recorder or register, as soon as practical after the filing of any instrument in writing in his office entitled to be recorded, to record the same at length, in the order of the time when the same was filed, and to file the record for that purpose; and it is his duty to endorse on all instruments a certificate of the time when the same was filed. All of the States have some of the following provisions concerning the duties of the recorder, but these provisions are not common to all of the States, viz.: The recorder or recorder is not allowed to record an instrument of

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any kind unless it is duly executed according to law; he is not obliged to record any instrument unless his fees are paid in advance; and it is unlawful for him to record any map, plat or division of land situated within any incorporated city, town or village until it is approved by the proper officers of the same. In many States he is forbidden to enter a deed on the records until it has been endorsed "taxes paid" by the proper official; he is required to exhibit, free of charge, all records, and allow copies to be made; he is authorized to administer oaths and take acknowledgments.

CIRCUIT OR DISTRICT CLERK, OR CLERK OF COURT.

In nearly all of the States, each county elects a "clerk of court or courts," sometimes also known as circuit clerk or district clerk, indicating the court with which the office is connected. In some of the States, as has already been stated, the office of clerk of court is merged with some other county office. This is the case in Illinois and Missouri, where in many counties it is connected with the office of county recorder. In Michigan, one official under the name of "clerk" handles the business which usually is given to the clerk of court and county clerk or auditor. In Wisconsin, Missouri, Illinois and other States the name used is "circuit clerk." In Kansas, Minnesota, North Dakota and in many others the office is called "clerk of district court" while in many of the States, including Indiana, Ohio, Iowa and others, it is called simply "clerk" or "clerk of the court or courts."

The chief duty of this official is to act as clerk of the district or circuit court, and sometimes other courts of inferior jurisdiction. It is the clerk's duty to keep the seals and attend the sittings of their respective courts, preserve all the files and papers thereof, make, keep and preserve complete records of all the proceedings and determinations thereof, and carry out such other duties as may be required by the rules and orders of their respective courts. They must enter of record all judgments, decrees and orders of the court as soon as possible after they are rendered; keep all indictments on file as a public record, have authority to administer oaths, take acknowledgments; take and certify depositions, and are required to exhibit all records free of charge. In nearly all the States the law defines the character of the record books which the clerk of court must keep. Although there is no settled rule in this matter, the general provisions are that he shall keep: First, a general docket or register of actions, in which is entered the title of each action in the order in which they are commenced, and a description of each paper filed in the cause and all proceedings therein; second, a plaintiff's index and defendant's index; third, a judgment book and execution docket, in which he enters the judgment in each action, time of issuing execution, satisfaction, etc., and such other books as the courts or the laws may prescribe.

SHERIFF.

In all of the States the office of sheriff is one of the most important of the county offices. The term of office varies in different States, being usually either two or four years, and in several of the States one party cannot hold the office a second term consecutively. The general provisions outlining the duties pertaining to this office are very much alike in the various States, and the following resume of his duties may be said to apply to all of the various States except in a few minor and unimportant details. The sheriff is charged with the duty of keeping and preserving the peace in his county; or, as has been written, "he is the conservator of peace," and it is his duty to keep the same, suppress riots, affrays, fighting, breaches of the peace and prevent crime, and may arrest offenders "on view" and cause them to be brought before the proper magistrate; and to do this, or to execute any writ, warrant, process, order or decree, he may use such aid when necessary as may be given him by the "power of the county." It is the duty of the sheriff to serve and execute within his county, and return, all writs, warrants, process, orders and decrees of every description that may be legally directed and delivered to him. He is a court officer, and it is his duty to attend, either in person or by deputy, all courts of record held in his county; by virtue of his office he has custody of the jail. It is his duty to pursue and apprehend felons and all persons charged with crime and has custody of prisoners. He is not allowed to purchase any property exposed for sale by him as sheriff.

COUNTY SUPERINTENDENT OR COMMISSIONER OF SCHOOLS.

This is an office which exists under one name or another in nearly every State in the Union. The title of the office in a great majority of the States is "county superintendent," but in Michigan, Missouri, Ohio, New York, and possibly one or two other States, the office is termed "school commissioner," and in several of the States the laws provide for a board of county examiners or school commissioners, who are given considerable of the work that in most of the other States is handled by the county superintendent.

The name of this office implies the duties which devolve upon it, and they are very much alike in all of the States. The incumbent of this office is charged with a general supervision over the schools of the county, and must be a fitting person as to education and moral character. As a rule it is their duty to examine and license teachers, but in a few of the States provision is made for a board of examiners. County superintendents are required to visit and inspect the schools at regular intervals, and give such advice and instruction to teachers as may be deemed necessary and proper. They are required to organize and conduct institutes for the instruction of teachers if deemed necessary, and encourage teachers' associations. They introduce to the notice of teachers and the people the best modes of instruction, the most approved plans of building and ventilating school-houses, etc., stimulate school officers to the prompt and proper discharge of their duties. They receive reports from the various school officers, and transmit an abstract of these reports to the State Superintendent, adding a report of the condition of the schools under their charge. In nearly all the States they are forbidden having any interest in the sale of any school furniture, apparatus or books used in the schools. In many States they have authority to annul a teacher's certificate for proper cause, and in general to take such steps and enforce such methods as will elevate and make more efficient the schools under their control.

COUNTY PROSECUTING OR STATE'S ATTORNEY.

There is a great difference between the various States in the method of handling or attending to the legal business relating to county matters or growing from county affairs. In many of the States the official who attends to this line of work is known as the "county attorney," in other States he is called the State's attorney or prosecuting attorney. In a few of the States they divide the State into districts embracing a number of counties, and a district attorney is elected in each district, who in some cases attends to all the legal work of the various counties, and in others he assists the county attorneys in their most important duties and prosecutions. But whatever plan may be followed in the various States, and whatever title may be given to this office, the general duties of the office are very much the same. They are to prosecute all actions, suits, indictments, and prosecutions, civil and criminal, in any court of record in his county in which the "people of the State or county" may be concerned, to prosecute all forfeited bonds and recognizances, and all actions for the recovery of debts, revenues, moneys, taxes, etc., according to law; to commence and prosecute all actions, suits and proceedings brought by any county by any officer in his official capacity; to defend all actions and proceedings brought against his county, or against any county officer in his official capacity; to give legal opinions and advice

to the county board or other county officers in relation to their official duties; to attend, if possible, all preliminary examinations of criminals. When requested, he is required to attend sessions of the grand jury, examine witnesses in their presence, give legal advice and see that proper subpoenas and processes are returned; draw up indictments and prosecute the same. The county attorney is required, when requested by the Attorney-General, to appear for the State in cases in which the county in which the State is interested. The county attorney makes an annual report to his superior State officer of all the criminal cases prosecuted by him.

PROBATE OR COUNTY JUDGE.

The method of handling probate matters is not uniform throughout the various States. In many States the higher courts are given jurisdiction over probate matters, and in others they have created districts in which are held probate courts, whose jurisdiction extends over several counties and takes in other matters besides purely probate affairs. In a majority of the States, however, particularly the Western and Northern States, they elect a county or a probate judge, who holds court and handles the probate matters which arise within his county. The jurisdiction of these county or probate courts is not always confined exclusively to probate affairs, being frequently extended to many other matters, and they usually include such matters as apprenticeship affairs, adoptions, minors, etc. In some of the States they have both a county judge and a probate judge, and in these cases the jurisdiction of the latter is confined to such matters as are in line with probate affairs. In Missouri they have a probate judge, and also a county court, composed of county judges, in whom the corporate powers of the county are vested—the central county board. In Michigan they have a probate judge and a probate register. The probate judge is usually given original jurisdiction in all matters of probate, settlement of estates of deceased persons, appointment of guardians and conservators and settlement of their accounts. They take proof of wills, direct the administration of estates, grant and revoke letters testamentary and of administration, appoint and remove guardians, etc.

COUNTY SURVEYOR.

This is an office which is common to nearly all of the States. It is the duty of the county surveyor to execute any survey which may be ordered by any court, or upon application of any individual or corporation, and preserve a record of the surveys made by him. Nearly all of the States provide that certain records shall be kept by the county surveyor, and provide penalties for his failure to place on record the surveys made by him. While he is the official county surveyor, yet the surveys made by him are not conclusive, but may be reviewed by any competent tribunal, and the correctness thereof may be disputed.

COUNTY CORONER.

This is another county office which exists in nearly all of the States. In the larger counties there is not much work for the coroner, but in the counties in which large cities are located the office is a very important one. In general terms it may be stated that the coroner is required to hold inquests over the bodies of persons supposed to have met with violent or unnatural deaths. In most States he has power to impanel a jury to enquire into the cause of death; but in some of them this is not the case, and he is given power to act alone. He can subpoena witnesses; administer oaths in certain cases; provide for a decent burial, and can bind over to the proper court any person implicated in the killing of the deceased.

OTHER COUNTY OFFICES.

The county offices that have already been mentioned are the principal ones found in all of the States. There are, however, a few other county officials besides those mentioned which exist in many of the States, and which should be briefly mentioned in this connection. These are such offices as county physician, county assessor, county collector, county poor commissioner or superintendent of the county poor-house, master in chancery or court commissioner, county examiners, board of equalization, board of review, etc. The names of these offices imply the duties. These offices do not exist in all of the States, but in nearly every State the law provides for one or more of these county officials.

COUNTY BOARD.

The powers of every county as a body politic and corporate are vested in a county board. This official county board is generally termed the county "board of supervisors," or "board of commissioners," but there are some exceptions to this, like Missouri, where the county board is known as the "county court." There is considerable difference in the make-up of the county board in the various States. In some it is made up of one member from each township in the county. In others the counties are divided into districts, and one member of the county board is chosen from each district. No general description of this could be given that would be accurate, as some of the States follow both of these plans. For instance, in Illinois some of the counties are governed by a board of supervisors, which is made up of one member from each township, while other counties in the same State are governed by a board of county commissioners, consisting of three or more members, each representing districts into which the counties in question are divided.

The general powers of the county board throughout all of the States is about the same, except in minor details. It represents the legislative and corporate powers of the county. One of their number is always chosen as chairman or president, and acts as the presiding officer. The county board has general charge over the affairs of the county. It is their duty to provide county offices, provide desks, stationery, books, fuel, etc.; examine, investigate and adjust claims against the county, and have general care and custody of all the real and personal estate owned by the county. At regular intervals they settle with the county treasurer; examine accounts and vouchers. They locate county roads; determine the amount of county tax, and regularly publish a statement of their proceedings; make statements of receipts, expenditures, etc.; and make all contracts, and do all other acts in relation to the property and concerns of the county necessary to exercise its corporate powers that are not specifically delegated to other county officials.

TOWNSHIP GOVERNMENT.

THE method of township government throughout the different States varies so much that it is impossible in this article to treat of it more than in a general way. In many of the States the townships are not organized as bodies corporate, and in other States in some counties they may have township organization, while in other counties in the same State it does not exist. In cases where there is no township organization the law provides that certain county officials shall attend to the local work, or that work which in other localities is assumed by the township officials. But wherever there is township organization the plan of township government in the different States where it exists differs so widely that scarcely any two States may be said to be alike. About the only statements concerning the organized townships that could be made which would apply to all the States are the following: Every organized township in its corporate capacity has power to sue and be sued; to acquire by purchase, gift or conveyance, and hold property, both real and personal, for the use of its inhabitants, and again to sell and convey the same; and to make all such contracts as may be necessary in the exercise of its powers as a township.

In a great many of the States the township government is carried on after a plan very similar to the county and State governments, hav-

ing various executive officers and a township board in which the corporate and legislative powers of the township are vested. In other States they follow a plan which reserves to the people all corporate and legislative powers, and therefore have no need for a township board, but have certain other township officers to carry out the wishes and orders of the voters. Where this plan prevails they hold what is generally termed "town meetings," at which every legal voter of the township has a voice. At these meetings reports are had from the various township officials, and the necessary measures are adopted and directions given for carrying on the township business.

Still other States combine good features from both of the plans above mentioned, and besides the other usual township officials they maintain a township board, which is given certain restricted powers, such as those of a review or an auditing board, but they are not vested with the complete corporate and legislative powers of the township, this being reserved in a large measure to the voters, and all questions calling for the exercise of such authority are acted upon at the town meetings. In many of the States the township board just described is made up of three or more of the other township officers, who are ex-officio members of the township board, and they meet at certain times, perform the work required of them, and report to the town meetings.

The principal officials in township organizations in nearly all the States are the following: "Supervisors, or trustees," "clerk," "treasurer," "assessor," "collector," "justices of the peace," "constables," "overseers, supervisors or commissioners of the highways," and "pound-masters," although as has been stated, many of the States do not have all of these officials.

SCHOOL DISTRICT GOVERNMENT.

THE "common school system," or, to speak with greater accuracy, the method of governing school districts, in the various States, differs widely, yet all follow in a general way one of two separate and clearly defined methods, being amended in minor respects to meet local conditions and ideas. All of these methods have their excellent points, and yet it has been claimed by eminent educators that no one of them is free from fault and objection, nor has reached perfection. It will be the aim of this article to briefly explain the principal features of the several methods, but it is not possible to go into detail in the matter of giving the system of school government that is followed in each of the many States of the Union. The constitution and statutes of all the States agree, however, upon several points. They provide for a thorough and efficient system of free schools, whereby all the children of the States may receive a thorough common school education; they provide that all lands, moneys and other property donated, granted or received for school, college, seminary or university purposes, and the proceeds thereof, shall be faithfully applied to the objects stated; with two or three exceptions they provide that no appropriation shall be made or public funds applied in aid of any church or sectarian purpose, or to support or sustain any school, academy, seminary, college or university controlled or run in the interests of any church or for a sectarian purpose; and they prohibit the various school officials from holding any interest in the sale, proceeds or profits of any book, apparatus or furniture used in the schools in which they, as officers, are interested.

In many of the States they follow what may be termed the "independent school district" method, inasmuch as each district, so far as its corporate powers are concerned, is entirely separate and independent of other districts. Where this plan is followed the boundaries of each district are clearly defined, and each district is complete within itself. They elect a full set of district officials, and exercise their corporate powers and manage their district affairs within themselves. In this plan the corporate powers of the district are usually vested in a district board, which has general charge of the interests of the district, hires teachers, and makes such contracts and carries into effect such methods as it is deemed necessary to raise the money or aid in the support of the schools, or the measure of the authority given to these district boards is not the same in all the States, and in many States it is restricted, and a part of the corporate power is reserved to the people themselves, the officials being required, in all important matters, to carry out the wishes and orders of the people of the district as expressed and decided upon at the "district school meetings."

Another method which is followed in many of the States may be termed the "township school system." In such a system the law provides for the organization of each township for school purposes, or as one large "district," and each township, so far as its educational interests are concerned, is organized, has the necessary officials and becomes a body politic and corporate. As a general rule, where this method prevails, the townships are divided into three or more sub-districts. All of these sub-districts are a part of the whole, and the finances and general business are generally managed by a township board, made up of representatives from each sub-district. This board is generally clothed with the corporate powers, hires teachers, provides fuel and supplies and makes all the contracts necessary to carry on the various schools in the township. As with independent districts, the powers of this board are not alike in all States where the township system prevails, for in some States their power is very much restricted, and is limited to certain official matters, the corporate powers and right to make the important decisions being reserved to the people, who decide on these questions at what are termed the school meetings. In a few of the States where they follow the township system they have no official board. This is the case in Indiana, where they elect a township trustee, whose duty it is to look after all the educational interests of the township, subject to the approval of the people at the regular meetings. In most of the States where the township system prevails the law provides for the organization, under certain conditions, of sub-districts into independent districts, which gives them the power to elect their own officers and act independently of the other schools in the township.

In nearly all of the States one of the two general methods given above is followed, with certain changes to make the plan more efficient and satisfactory, and to better meet the desires and needs of the people of the different States. Many of the States combine good features from both these systems, as some of the States have the township system, wherein each sub-district has its own board, and so far as controlling its own affairs is concerned, is independent of all other districts. But local conditions have in many instances made special and local provisions necessary that are different in each State, and while there may be a vast difference in the methods followed, their aim is the same, and, as a whole, the various systems have accomplished the result of giving throughout the length and breadth of the United States the greatest and most efficient system of free schools that the world has ever known.

CITIES AND VILLAGES.

In all of the States the laws provide for the local government of cities and villages, so that when they attain a certain population they may be separated from, and thus manage their affairs independent of the township in which they are located, both as to school matters and civil authority. In school affairs provision is made for handling the more complex educational interests of villages and cities—the school boards being made larger, and in many cases the scope of their authority is very much extended. In civil matters provision is made in all of the States for the organization of villages and cities as corporate bodies, separate and distinct from the townships, and providing for the necessary officers to carry on the affairs of the municipality.

GENERAL INFORMATION

Banking and Business Methods.

RELATIONS BETWEEN A BANK AND ITS CUSTOMERS.

IN business life there is no more complex or important relation than that which exists between the business men generally and the banks, and it should be carefully considered, so that both may retain the full confidence of the other. Business development in the United States has progressed with such gigantic strides that it has long since passed the stage where it is even possible to carry on business without the agency of banks. They are today a necessity in the transaction of business and making exchanges. It has been said, and with a great deal of truth, that in the present day the entire and sole object and result of business is the transfer of credit on the books of the banking houses; and that about the only use to which money is put is in making small change or paying balances. Business in the most general and comprehensive sense, is almost wholly carried on by the aid of banks with checks, drafts and exchange. And it will be seen what a very important part the element of confidence plays in business life, when it is remembered that every check or draft that changes hands, implies the confidence on the part of the party receiving and accepting it, that it will be honored at the bank when presented.

OPENING AN ACCOUNT.

THE first step in the matter of becoming a depositor and customer of a bank is the interview with the banker, either the President, or Cashier, as the case may be. If unknown to the banker it is necessary for some one who is known to identify and vouch for the applicant as being honorable and straightforward, for banks are compelled to be careful in this matter and they endeavor to secure the best possible references. It is the duty of the prospective customer to employ in his business, so that while the loss of an honest man is valuable to them and is appreciated, that of a dishonest man is shunned by them as an element of risk and danger—the same to them as to every one else with whom he deals.

The identification and reference, however, being satisfactory the prospective customer is given a pass book or account book, writes his signature in a book kept for that purpose, is made known to the cashier and paying tellers, makes his first deposit and is then a full-fledged customer and depositor of the bank.

DEPOSITS.

DEPOSITS are made in the following manner: A "Deposit Ticket" or "Deposit Blank" is furnished the customer, and he enters upon this a full description of all the items which he desires entered to his credit, stating whether it is gold, silver or currency and making a separate entry for each draft or check that he deposits. In entering such items as drafts and checks some banks require a separate entry for each item which will show upon what bank or at least what city or town each draft or check is drawn. After having entered his name on the back of all checks and drafts he hands the "Deposit Ticket," together with all the items named upon it, and his Pass Book, to the receiving teller, who examines it, checks off the various items to see that they are all there, and enters the total amount to the customer's credit in the "Pass Book," and it is also carried to his credit from the Deposit Ticket onto the books of the bank. The "Deposit Ticket" is an important feature of the transaction, and the customer is required to fill this out with ink. It bears his name and the date and is carefully preserved for future reference by the bank to settle any dispute or difference that may arise. As all men are liable to error the depositor, to prevent mistakes, should always see that the amount of the deposit is correctly entered in his book before leaving the bank. If a deposit is made when a customer has not his "Pass Book" a duplicate ticket should be taken, and the amount entered properly when next at the bank.

It will be seen from the above that all checks and drafts are entered to the credit of the customer at the time he deposits them, the same as cash items. The depositor, however, is held responsible for the non-payment of all checks, drafts and other items deposited as cash until payment has been ascertained by the bank. The bank, however, must use due diligence in attending to them within a reasonable time. If a check or draft is held beyond a reasonable time and, meanwhile, the bank upon which it is drawn fails, the receiving bank would be compelled to lose it. What is a reasonable time, according to decisions of the courts, depends upon the circumstances and varies in different cases. In cities where they have a Clearing House, checks on other city banks are expected to reach the Clearing House on the next day succeeding the time of the deposit; but as to checks and drafts drawn upon other distant cities, a reasonable time must be allowed for them to be presented for payment. If the banker, however, is negligent concerning it, he must stand the loss. Such cases are very rare. If, however, it may safely be stated that in the absence of any special or unusual conditions for all items such as checks, drafts, etc., the banker only receives them for collection for the account of the depositor and therefore acts only as his agent and as such is charged with using only due diligence in attending to the business.

DISCOUNTS, LOANS, ETC.

THE word "Interest" is applied to interest when it is deducted from the amount at the time a loan is made—in other words, interest that is paid in advance. It is the general rule of banks in making "short time" loans to customers to give credit for the amount of the loan, less the interest.

Many business men fail to obtain the full benefit that a bank can give them, through hesitancy or diffidence in asking for a loan; and in many instances borrow of a neighboring business man and thus, frequently embarrass him, rather than go to the banker, whose business it is to help him through such times of need, when possible. This is what banks are established for, largely, and they are always glad to "get their money out and keep it out" provided they can be reasonably sure of its return. If an applicant is unable to furnish reasonable security, or is irresponsible or unworthy he must necessarily be refused, but in securing money which he cannot guarantee the return of, whether he borrows of a banker or unusual conditions for all items such as checks, drafts, etc., the banker only receives them for collection for the account of the depositor and therefore acts only as his agent and as such is charged with using only due diligence in attending to the business.

COLLECTIONS.

IN leaving notes or other items for collection the customer writes on the back of each the words: "For Collection for Account of" and places his signature below it. Upon receipt of this, the proper officer or clerk of the bank, will enter the item either in the back of the customer's "pass book" or give a separate receipt as the case may be. When the bank receives payment on the item the customer is notified and the amount is entered in his credit book on his pass book and on the books of the bank the same as any other deposit. A bank in receiving paper for collection acts only as the agent of the customer and does not assume any responsibility beyond due diligence on its part. All banks make collections either in or out of the city when they are located for their customers at very moderate rates. These items should always be left at the bank before they become due, as

to give the bank time to give an abundant notice to the parties. If the customer desires to make a "draft" or "time draft" upon a debtor, upon application the bank will furnish him with blank drafts.

STATEMENTS AND BALANCES.

A FEW words concerning statements and balances will not be inappropriate in this connection. Every customer of a bank should always and without fail, once in each month, have his "Pass Book" balanced by the bank. This rule should always be observed in correct manner, as it might on or avoid loss and complications. The amount of deposits is added up and a balance is struck by deducting the total amount of the customer's checks which the bank has either paid or "accepted" (certified) during the month. The canceled checks are returned to the customer. If any error is discovered it should be reported immediately to the bank so that it may be investigated and corrected.

NEGOTIABLE PAPER.

PROBABLY the greatest factor in the business world of today is "Negotiable Paper," without which it is not probable that business development could have assumed the vast proportions that it has reached in America; and without which the business of the civilized world could not be carried on. This term includes a variety of instruments, such as promissory notes, checks, drafts and bills of exchange. The bill of exchange is one of the oldest forms of negotiable paper, and has been in use for a number of centuries. The draft and check came into use at a much later day, and the promissory note is a comparatively recent invention, and has very largely taken the place of the bill of exchange in the regular course of business. The most important attribute of promissory notes, bills of exchange, and other instruments of the same class, which distinguish them from all other contracts, is their negotiability. This consists of two entirely distinct elements or branches—first, the power of transferring the paper from one owner to another, so that the assignee shall assume a complete title, and be able to sue on it, secondly, the effect upon the parties produced by such transfer when made before maturity, in the regular course of business, for a consideration to a purchaser in good faith, and without notice of any defect or defense, whereby all defenses of the maker (with few exceptions) are cut off, and the holder becomes absolutely entitled to recover.

A written order or promise may be perfectly valid as a contract; but it will not be negotiable unless certain requisites are complied with. The following requisites are indispensable and must be strictly met; and it must be absolute, not dependent upon any contingency; it must be signed in a certain amount or in an amount capable of being certain by computation; the time of payment must be certain or such as will become certain; but when not so expressed the law implies that payment is due immediately; and lastly, the order or promise must be accompanied by words of negotiability—that is payable to a certain payee's order or to bearer.

PROMISSORY NOTES.

ACCORDING to the general "law merchant," unaffected by statute, a promissory note is the written promise of a person, called the "maker," to pay a certain sum of money at a certain time to a designated person termed the "payee" or to his order or bearer. It must have all the requisites that have been mentioned for negotiable paper, otherwise, if it falls in any of these matters it becomes a contract, as it thus loses the element of negotiability. Contracts may be perfectly valid without all of these requisites, but they do not possess the peculiar qualities which belong to promissory notes.

It is customary in all promissory notes to write the words "value received" but this is not absolutely essential, as a consideration and value is implied in every note, draft, check, bill of exchange or endorsement. It is the common law of both England and America that no promise can be enforced unless made for a consideration or sealed; but negotiable instruments as a rule are an exception to this. Between the original parties a want of consideration can be pleaded as a defense and would operate to defeat a recovery. It would have the effect of a bar between an endorser and his endorsee, but this only applies to immediate parties or to those who have notice of the defense or became holders of the paper after maturity. It may be stated as an almost invariable rule that no defense will operate to defeat the recovery if the paper has been negotiated and passed into the hands of an innocent purchaser, in the regular course of business, before maturity and for value. The absence of any of these elements, however, will allow a defense to be set up and will defeat recovery even in the hands of third parties if it can be shown that there was either a want of consideration, that it was obtained by duress, or fraud or circumvention, or larceny; or that the consideration was illegal. In order to cut off these defenses and give the holder the absolute right to recover, all of the conditions named must be fulfilled. If he purchases the note even one day after it becomes due it is then subject to any defense or set off which the maker may have against the original payee.

Demand of payment for a note must be made at the place where it is payable at the time of maturity; if not paid notice must immediately be given to the endorser, otherwise, in a majority of the States, all endorsements that are not qualified will be released. If a note is not dated it will not defeat it, but will be considered as dated when it was made; but a written date is prima facie evidence of the time of making. When a note falls due on Sunday, or a legal holiday, it becomes payable the day previous. If a sum is written at length in the body and also in figures at the corner the written words control it. It destroys the negotiability of a note to write in the body of it any condition or contingency. A valuable consideration is not always made. It may be either a gain or advantage to the promisor, or injury sustained by the promisee at the promisor's request. A previous debt, or a fluctuating balance, or a debt due from a third person, might be a valuable consideration. So is a moral consideration, if founded upon a previous legal consideration; as, where one promises to pay a debt that is barred by limitation or by infancy. But a merely moral consideration as one founded upon natural love and affection is no legal consideration. No consideration is sufficient in law if it is illegal in its nature, or if it is directly opposed to public policy. If a note is payable at a bank it is only necessary to have the note at the bank at the stipulated time to constitute a sufficient demand; and if there are no funds there to meet it, this is sufficient refusal.

DAYS OF GRACE. In a great many States three "Days of Grace," as they are termed, are allowed on negotiable instruments beyond the date set for payment. This is not the universal rule, however, as the tendency of late years has been toward doing away with the "Days of Grace." In many States there already passed laws abolishing the "Days of Grace." Where the rule is in effect, however, and it is not specifically waived in the instrument the payor is entitled to the three days as fully as though it were so stipulated, and the holder cannot enforce collection until the expiration of three days after the date set for payment.

BILLS OF EXCHANGE.

THE bill of exchange is an open letter or order, whereby one person remits to another by a third party or order, a certain sum of money. They are of two kinds, the inland and foreign bill, the names of which imply the difference between them. The three parties to the bill are called the Drawer, Drawee and Payee. The bill must be presented to the Drawee and he agrees to obey the order he "accepts" the bill by writing the word "accepted" across its face and signs his name below and thus becomes the "acceptor." The instrument is then made negotiable and the payee can transfer it to others by endorsement, which method of transfer may go on indefinitely.

The following is a common form of an inland bill of exchange:
\$100. Bill of Exchange.
Pay to the order of John Doe, \$100.
Ninety days after sight pay to John Doe, or order, Six Hundred Dollars, and interest thereon at any rate.
To Henry H. & Co., Cashiers.
Boston, Mass. JOHN DOE.

CHECKS.

A CHECK on a bank is one form of an "inland bill of exchange," not there is some slight difference in the liability of the parties to it. A check requires no acceptance, as a bank is bound to pay the checks of its depositors while still in possession of their funds, and the drawer of a check having funds on deposit has an action for damages for refusal to honor his check, under such circumstances, on the ground of an implied obligation to pay checks according to the usual course of business. Checks are usually drawn payable immediately, but they may be made payable at a future day, and in this case their resemblance to a bill of exchange is very close. Accepted, a check requires no acceptance, as far as payment or liability of the drawer is concerned, but it creates an obligation upon a bank in favor of the holder until acceptance. When accepted by the bank the word "Accepted" is stamped on its face with the signature of the banker. It is then said to be "certified" and thereafter the bank is liable to the holder. As soon as the check is "certified" the amount is charged against the account of the "drawer" the same as if paid, and it is considered paid so far as the "drawer" is concerned.

The drawer of a check is not a surety in the same sense as is the drawer of a bill of exchange, but is the principal debtor like the maker of a note. He cannot complain of any delay in the presentation, for it is an absolute appropriation to the holder of so much money, in the hands of the bank, and there it may lie at the holder's pleasure. The delay, however, is at the holder's risk, and if the bank should fail after he could have got his money the loss is his. If before he presents the check, the bank pays out all the money of the drawer, then he may look to the drawer for payment. If the holder of a check transfers it to another he has the right to expect that it will be presented for payment within a reasonable time. He has the right to expect that it will either be presented the next day or started to the point on which it is drawn. If it is held beyond a reasonable time and a loss is occasioned thereby, the party responsible for the delay must bear the loss. If a bank pays a forged check it is so far its own loss that it cannot charge the money to the depositor whose name was forged. But it is entitled to recover the money from the party who presented it. If it pays a check of which the amount has been falsely and fraudulently increased, it can charge the drawer only with the original amount, provided the drawer himself has not caused or facilitated the forgery by carelessly writing it or leaving it in such hands as to make the forgery or alteration easy. In the case of the State of the Supreme Court has decided in cases where checks were "passed" that the drawer must bear the loss if they had failed to use reasonable precaution to prevent it. Performing and cutting signatures on the market which make it almost impossible to trace or alter the amounts so as to avoid detection, and the tendency of the decision is to deprive the use of the paper of its only reasonable precaution on the part of check drawers to save their bank from trouble and loss. Some, however, adopt the plan of writing the amount in red ink on the back of the check.

If many persons, not partners, join in a deposit they must join in a check. If a payee's name is misspelled or wrong in a check, the usual plan is to sign it first exactly as it appears and then sign the name correctly.

There is no settled rule as to how checks should be drawn. In nearly all the cities it is an almost invariable rule to make them payable "to order" so as to require the endorsement of the payee; but in smaller towns many check drawers make them payable "to bearer," which case they require no endorsement, and are lost and stolen may cause loss—as whoever presents such a check at the bank is entitled to payment.

DRAFTS.

A DRAFT is a form of an "inland bill of exchange." The two forms of bill of exchange usually called "drafts" are the bill draft (or exchange) and the "draft or time draft." The bank draft is to all intents and purposes, the same as a check, but the term is usually applied to "check" drafts drawn upon funds which are on deposit with the bank, or to drafts drawn upon a "correspondent." A draft is by itself seldom made payable to bearer, it being almost an invariable rule to make them payable to a certain payee or order. They are negotiable and can be transferred indefinitely by endorsement. If a draft is lost or stolen, by applying to the bank that issued it, which case it is stopped, and after the expiration of thirty days a duplicate will be issued.

The "Sight Draft" or "Time Draft," in which case it reads to pay after a certain number of days is a very common method of making collections to-day by creditors, and it serves the double purpose of giving an owner time to pay to a bank or to a correspondent, and is a receipt to the debtor. It is simple in its wording, the following being a general form:

At sight (or so many days after sight as the case may be) pay to the order of — Bank One Thousand Dollars and charge to my account.
JOHN SIMS.
To GEO. SIMS, NEW YORK, N. Y.

ENDORSEMENTS.

THE signature of any payee or holder on the back of any check, draft, note, bill of exchange or other negotiable instrument is termed his "endorsement." An endorsement means the placing of the name of the holder or payee, on the back of the instrument, thus indicating that, for a consideration, he has relinquished his title to it, and in the absence of any condition or qualification expressed in the endorsement, it implies that the endorser will see that the instrument is paid in case it is not taken up by the maker or payor. Where the instrument is made payable to "bearer," as to "John Sims or bearer," no endorsement is necessary to pass the title; it passes with delivery, and any holder may collect or sue upon it the same as if he were the payee named therein. In a case of this kind if any holder endorses the instrument, the law is construed strictly against him, and as it was not necessary for him to endorse to pass title, the law presumes in the absence of a positive qualification that his endorsement was made for the purpose of indicating that he would pay it if the payor failed to do so. Where several payees are named in the instrument it must bear the endorsement of all of them to pass the title and make one transfer of it. In this case, however, their liability as endorsers is joint, not several. But where two or more holders endorse one after the other in making a transfer from one to the other their liability is several, not joint.

Every check, draft, bill of exchange, note or other negotiable instrument which is made payable to a certain "payee or order" must bear the endorsement of the party named, to pass the title, and even in cases where they are made payable to "bearer" it is generally customary for the party to whom a transfer is made to require the person from whom he secures it to place his endorsement thereon.

There are several kinds of endorsement which should be mentioned in this connection. The first is the "blank endorsement," or "endorsement in blank," in making which the payee simply places his signature on the back of the instrument, without condition or qualification of any kind. This passes the title to the instrument, and from that time on, it becomes payable to bearer, and the title passes with delivery, until some subsequent holder sees it in limit if by making it payable to some other payee, or by some other endorsement or condition in the endorsement. When a negotiable instrument bearing a "blank endorsement," has once been put into circulation, any subsequent holder of it has the right to limit or restrict the endorsement of the original payee, or by writing over the endorsement of the original payee, words making it payable to himself or some other party, or order. This point has been decided by the Supreme Court in several of the States.

The endorsement may be restricted or qualified in a number of ways. One, which is called a "full endorsement," is very common in the business world. It is simply the act of the payee named making it payable to some other certain payee or order. To do this, the endorser writes on the back of the instrument, the directions, as: "Pay to John Sims, or order," and places his signature below it. This does not limit his liability as an endorser, but the title to the instrument must thereafter pass through John Sims, and it must bear his endorsement before it will be paid or honored.

Another common form of limiting the enforcement is to enable the payee (when it is made payable to his order) to transfer his title to the instrument without becoming responsible for its payment, and making the party to whom it is transferred assume all responsibility concerning payment. To do this the endorser writes the words "Without Recourse" over his signature, which has the effect of relinquishing his title without making him liable to the holder in case the payee fails to take it up.

Another method of limiting the enforcement is to make it conditional. A good illustration of which is the following: "Pay to John Sims or order upon his delivery to the First National Bank a warrant deed to lot A, block 4, etc.," below which the endorser places his signature. He can also make it payable to "A, B, or C," or in equivalent words, in which case "A, B," cannot enforce it over.

In fact, the endorser has the power to limit his endorsement as he sees fit, and either to lessen or increase his liability, such as either "giving notice of demand," making his endorsement a "general and special guaranty of payment" to all future holders, etc., but he cannot, by his endorsement, either increase or lessen the liability of any other endorser on the instrument.

An endorser, or, *o mly*, is entitled to immediate notice in case the payor fails to pay it. This is the case in nearly all of the United States, as it has been a rule of the "law merchant" for many years. A few modifications, however, of the general "law merchant" have been made by statute in several of the States, relating to negotiable paper. In changing the endorser's liability by rendering his contract absolute instead of conditional, making notice unnecessary unless he suffers damage through want of it, or requiring a judgment to be reversed before he can be held. In the absence, however, of statutory provisions of this kind, and they only exist in a few of the States, it may be said that to hold endorser they must have prompt notice of non-payment, and it may be said to be a general rule of the "law merchant" that all parties to negotiable paper as endorser who are entitled to notice are discharged by want of notice. The demand, notice and protest must be made according to the laws of the place where payable.

The term *Protest* is applied to the official act by an authorized person (usually a Notary Public), whereby he attests in a formal or prescribed manner in writing that a certain bill, draft, check or other negotiable paper has been presented for acceptance or payment, as the case may be, and been refused. This, and the notice of the "Protest," which must be sent to all endorser and parties to the paper is to notify them officially of its failure.

GUARANTY.

A **GUARANTOR** is one who is bound to another for the fulfillment of a promise, or of an engagement, made by a third party. This kind of contract is very common. According to the "statute of frauds" it must be in writing, and unless it is a sealed instrument there must be a consideration to support it. As a rule it is not negotiable, so as to be enforced by the transferee as if it had been given to him by the guarantor, but it depends upon the wording, as, if it contains all the characteristics of a note, payable to order or bearer, it will be held negotiable. A contract of guaranty is construed strictly, and, if the liability of the principal be materially varied by the act of the party guaranteed, without the consent of the guarantor, the guarantor is discharged. The guarantor is also discharged if the liability or obligation is renewed, or extended by law or otherwise, unless he is written notice of the contract. In the case of a bank incorporated for ten years, which was renewed for ten years more without change of officers, the courts held that the original sureties could not be held after the first term.

The guaranty can be enforced even though the original debt cannot, as is the case in becoming surety for the debt of a minor. A guarantor who pays the debt of the principal is entitled to demand from the creditor all the securities he holds, or of the note or bond which declares the debt, and, in some States, the creditor cannot fail back upon the guarantor until he has collected as much as possible from these securities and exhausted legal remedies against the principal. If the debt or obligation be first incurred and completed before the guaranty is given, there must be a new consideration or the guaranty is void.

A guaranty is not binding unless the guarantor has notice of its acceptance, but the law presumes this acceptance when the offer of guaranty and act of the party to whom it is given, such as delivery of goods or extending credit are simultaneous. But an offer to guarantee a future operation does not bind the offeror unless he has such notice of the acceptance as will afford him reasonable opportunity to make himself safe. A creditor may give his debtor some indulgence or accommodation without discharging the guarantor, unless it should have the effect of prejudicing the interests of the guarantor, in which case he would be released. Generally a guarantor may, at any time, pay a debt and so, at once, have the right to proceed against the debtor. Where there has been failure on the part of the principal and the guarantor is looked to, he must have reasonable notice and notice is deemed reasonable if it prevents the guarantor from suffering from the delay.

It is, in many cases, difficult to say—and upon it rests the question of legal liability—whether the promise of one to pay for goods delivered to another is an original promise, as to pay for one's own goods, in which case it need not be in writing; or a promise to pay the debt or guaranty the promise of him to whom the goods are delivered, in which case it must be in writing. The question generally resolves itself into this: To whom did the seller give and was authorized to give credit? If a question of fact and not of law. If the books of seller show that he charged them to the party to whom he delivered them, it is almost impossible for him to hold the other party for it. But if on the other hand it is shown that he regarded the goods as being sold to the party whom it is desired to hold, but delivered them to another party and it is shown on his books, it is not regarded as a guaranty, but an original or collateral promise, and would make the party liable. In general, a guarantor of a bill or note is not entitled to such strict and exact notice as an endorser is entitled to, but only such notice as shall save him from actual loss, as he can not make the want of notice his defense unless he can show that it was unreasonably withheld and that he suffered thereby. There is a marked difference in the effect of a guaranty of the "payment," or of the "collection" of a debt. In the first case, the creditor can look to the guarantor at any time; in the latter, the creditor must exhaust his legal remedies for collecting it.

ACCOMMODATION PAPER.

An **accommodation bill or note** is one for which the acceptor or maker has received no consideration, but has lent his name and credit to accommodate the drawer, payee or holder. He is bound to all other parties just as completely as if there were a good consideration, but, if it is exacted the case, it would be a defense to the party accommodated. He is not allowed to set up want of consideration as a defense against any holder for value. But he is not bound to the party whom he thus accommodates, no matter how the instrument may be drawn.

IDENTIFICATION.

There are at times, "one party or making him known to a banker carrying with it no liability on the part of the party who thus performs it, unless it can be shown there was fraud or collusion. Customers of banks are frequently asked to identify and make known to their own bankers, strangers who desire cheques or drafts cashed or other accommodations. In some cases a mere introduction is all that is necessary, but only because the banker relies upon the honor and integrity of his introduction. If, however, an improper person would be introduced, for in a case of this kind, the bank assumes all the risk. Generally speaking, however, it is an almost invariable rule with bankers, as it should be, to require their customer to endorse all drafts or checks which are honored for the stranger. In this case the endorser becomes personally liable to the bank if any or all of the drafts or checks prove worthless.

An endorsement which is frequently made by parties who are asked to identify others is merely to advise that they know this party to be the

party named in the check or that the signature of the payor or party is correct. This is done by writing the words "signatures of" under the party's name and signing it. This has the effect of guaranteeing that the party's name is as written and that it is his proper signature. It does not guarantee that the check or draft is good or will be paid, but merely as expressed, that the signature is correct, and the only liability assumed is that he will pay the amount in case the signature proves a forgery. Many banks, however, will not accept paper endorsed this way and justly so, for it throws upon them the burden of the risk.

RECEIPTS AND RELEASES.

Any acknowledgment that a sum of money has been paid is a receipt. A receipt which reads "in full" is the best evidence to be shown by a creditor by no means legally conclusive. If the party signing it can show an error or mistake, it will be admitted in his favor. Receipts for money will be held open to examination, and the party holding it must abide the results of such examination: the great aim of the law being to administer strict justice. A receipt may be of different degrees of explicitness, as the word "Paid" or "Received" written on a bill. A "release" is a document in form of receipt, but is more binding upon the parties, inasmuch as, if properly drawn, under seal, for a consideration, it is a complete defense to any action based on the debt or claims so released. Herein, releases differ from receipts. A release is in the nature of a written contract and therefore cannot be controlled or contradicted by evidence, unless on the ground of fraud. But if its words are ambiguous, or may have either of two or more meanings, evidence is receivable to determine the meaning.

INFANTS AND MINORS.

The incapacity of a person to make a valid contract may arise from several causes, and the fact of being an infant or minor, is one of them. The general rule of law may be stated as being implied contract of an infant or minor is not always valid, but is voidable, and in many cases special exception is made, giving validity to their contracts for necessities. By being voidable, but not void in themselves, means that the infant has the right to disavow and annul the contract, either before or within a reasonable time after he reaches his majority. He may do this by word only, but a mere acknowledgment that the debt exists is not enough, and it must be substantially a new promise.

AGENCY.

There are a few well-settled and important rules of law governing the matter of agents and agency, which every business man should understand thoroughly. The relation of principal and agent implies that the principal acts by and through the agent. A principal is responsible for the acts of the agent only when he has actually given full authority to the agent, or when he has by his words, or his acts, or both, caused or permitted the person with whom the agent deals to believe him clothed with this authority. This is a point which is not always thoroughly understood, but it is a well-settled principle of law. There are two kinds of agents—general and special. A general agent is one authorized to represent his principal in all his business, or in all his business of a particular kind, and his powers are limited by the usual scope and character of the business he is empowered to transact. If he is given out as the general agent, the principal is bound to transact all business in actual authority, but does not go beyond the natural and usual scope of the business.

On the other hand, a special agent is one authorized to do only a specific thing, or a few specified things, or a specified line of work. If this special agent exceeds his authority, it may be stated as an almost invariable rule that the principal is not bound, because the party dealing with the agent must inquire for himself and at his own peril, into the extent and limits of the authority given to the agent. Especially is this the case where the party knew that the agent had been or was engaged in attending to a particular and specified line of work connected with the business of the principal. The party, however, is not bound by any special reservations or limitations made secretly by the principal of which he had no reasonable or any means of having notice. The authority of an agent may be given by the principal, by writing or orally, or may be implied from certain acts. Thus if a person puts his goods into the custody of another whose business it is to sell such goods, he authorizes the whole world to believe that this person has them for sale; and any person buying them honestly, in this belief, would hold them. If, knowing that another had acted as his agent, does not disavow the authority as soon as he conveniently can, but lies by and permits a person to go on and deal with the supposed agent, or lose an opportunity of indemnifying himself, this is an adoption and confirmation of the acts of the agent.

A principal is bound by the acts of an agent even after the revocation of his agency, if such revocation has not been made public or is unknown to the party dealing with the agent. An agent can generally be held personally liable if he transacts his authority, but this is not the case if the party with whom he dealt knew that the authority was transacted.

ORIGIN AND HISTORY OF BANKING.

In general, banks may be said to be credit institutions or dealers in credit. John Jay Knox once said that "the exchange of the modern world are barter, effected by the indirect agency of the credit system, and banks and bankers are the machinery by which this is done." Metallic money and its representative, the circulating note, are only the small change of "Trade" employed in the settlement of balances and small purchases and payments. The fact is illustrated by the operations of the New York clearing house. The exchanges have been about 80,000 millions of dollars during the past thirty years while the balances paid in money have only been about 30,000 millions, or about four per cent. of the amount of the settlements.

It has always been claimed that the business of banking originated with the Venetian money-changers who displayed their wares and moneys on the streets and thus supplied them in need of change. According to the most eminent authorities the earliest banking institution in Europe was the Bank of Venice, which was founded in 1172, and was based upon a forced loan of the government. Funds deposited in it could be transferred to others on the books of the bank at the pleasure of the owner, but they could not be withdrawn. The perpetual annuities of the British debt are handled in a very similar manner at the present day. The Bank of Venice was continued until 1797. In 1401, the Bank of Barcelona was formed. At a period much earlier than this, the Jewish money-dealers had invented what are known as "foreign bills of exchange," but it is said that this bank was the first institution that made a business of negotiating and handling them. The Bank of Genoa commenced operation in 1407 and for centuries was one of the principal banks of Europe. It was the first to issue circulating notes, which were passed only by endorsement, not being payable to bearer.

The Bank of Hamburg, established in 1619, was a bank of both deposit and circulation based on fine silver. This bank, like nearly all of that early time, had as a principal object, the protection of the people from worn, soiled, clipped and plugged coins, or coins of certain empires that were reduced to standard value. This remedy generally adopted was to lock up the debased and depreciated coins and circulate the credit granted for them. Various other banks sprang into existence throughout Europe, many of them being powerful government agencies, and in many cases served a wise purpose in saving the destinies of empires.

In 1694 the Bank of England was established, and there is no banking institution in the world equal to it in the management of national finances. The Bank of France was authorized in 1694. It is not a fiscal agent of the government as that of England. It does not collect or disburse the revenues of the exchequer but it looks to it largely, while its credit, in the form of circulating notes and other acceptances, have borne the government safely through extraordinary needs.

It is claimed that the first organized bank in the United States had its origin in the formation of a banking company without charter June 18th,

1783, by the citizens of Philadelphia, and first action by Congress was taken June 27, of the same year in reference to this proposed association. Two years afterwards, and, as a "perpetual charter" was granted to the Bank of North America at Philadelphia. In 1816 the State of Massachusetts incorporated the Massachusetts Bank. This bank of New York was chartered in March, 1817, with a capital of \$1,000,000 and business since 1791, under articles of association drawn by Alexander Hamilton. Most of these institutions are still running, and have been converted into national banks. The Bank of the United States was organized in 1791. The most of the stock was owned by the United States Government, but later the Government interest was disposed of, and in 1823 the bank failed.

State banks were organized rapidly, and private banking firms sprang into existence and the business of banking assumed immense proportions. In 1863, the National Bank System was adopted and in 1864 the National Bank Bureau of the Treasury Department was organized, the chief officer of which is the comptroller of the currency. In March, 1865, an act was passed providing for a ten per cent. tax on notes of any person or State bank issued for circulation, and making an exception of national banks. This had the effect of taxing the State bank circulation out of existence. As the National banking system has proven one of the most efficient and satisfactory methods the world has ever known, it will be of interest to review here some of its principal features. Under this act national banks may be organized by any number of persons not less than five. Not less than one-third of the capital must be invested in United States bonds, upon which, circulating notes may be issued equal to 90 per cent. of the par value of the bonds. These circulating notes are receivable at par in the United States in all payments except for duties on imports, interest on the public debt and redemption of the national currency. The national banks are required to keep a certain reserve; they are authorized to loan money at the rate of interest allowed by the various States—when no rate is fixed by the laws of the State, the banks may charge 7 per cent. Shareholders are held individually liable, equally and ratably, for all debts of the association to the extent of the amount of their stock, in addition to the amount invested therein. The banks are required, before the declaration of a dividend, to carry one-tenth part of their net profits of the preceding half year to a surplus fund until the same shall amount to 20 per cent. of the capital; and losses and bad debts must be deducted from net profits before any dividend is declared. A receiver may be appointed by the comptroller to close up under his supervision the affairs of any national bank which shall fail to keep good its last and money reserve or which may become insolvent. While there have been national bank failures, there has never been any loss to the people whatever on the circulation. A suit may be brought for forfeiture of the charter of a bank if the directors shall knowingly violate the law; and in such cases they may be held liable in their individual capacity. There are other restrictions in the law—such as, for instance, the prohibition against loans to any one borrower of more than ten per cent. of the capital; or the holding of any real estate except such as is required for banking purposes, or the granting of loans upon the security of the bank stock.

The national bank circulation has been gradually growing less during the past ten years, as the United States bonds available are quoted so high above par and the rate of interest so low that there is but little profit in the banks in it. All of the States have laws regulating State banks and providing certain restrictions, but as the laws of the various States are not alike it is impossible to give a general description of the matter that would apply to all the States. The laws, however, provide for and require State banks to hold a certain reserve, and at regular intervals they make full statements as to their condition and their affairs are examined into by certain State officers at frequent intervals. The laws of the various States have reached a high degree of perfection in the method of regulating and overseeing State banks, and the almost universal soundness and reliability of these institutions reflect credit upon the laws under which they exist.

CLEARING HOUSE.

The **clearing-house** is the place where the exchanges of the banks are made in all the principal cities of the world. The clearing-house system was first established in New York City, and it was first introduced into this country by the banks of the city of New York organizing an association, under the name of the New York Clearing House, which commenced operations Oct. 11, 1853. At that time it consisted of fifty-two banks, but five of them were soon closed because of their inability to meet their requirements. Clearing Houses have since been established in nearly all of the principal cities of the continent.

In all cities a bank receives large amounts of bills and checks on other banks, so that at the close of each day's business every bank has, in its drawers, various sums thus due it by other banks. It is, in like manner, itself the debtor of other banks, which have during the day received its bills and checks drawn upon it. Prior to the establishment of the clearing-house it was necessary for each bank, every morning, to make up its account with every other bank and to send its proper agent to present the bills and checks so received to the debtor banks for payment. The balances were adjusted by payments in gold, which became so laborious, dangerous, and complicated, that the balances were settled only weekly instead of daily—a plan that resulted in great risk and evil. This was obviated by the clearing-house system, through which the settlements are so simultaneous and quickly effected that in New York City the settlements for one single day have amounted to over \$200,000,000, in adjusting which the exchanges were settled in the space of an hour. Besides saving a vast amount of work, book-keeping and expense, it enabled the banks to united aid to strengthen each other in times of excitement and financial panic.

The following is the manner in which the settlements are made in about all the clearing-houses of this country: The clearing-room is provided with a continuous line of desks, one for each bank that is a member of the association, each desk bearing the name and number of the bank. Each bank is represented every morning, at the hour fixed for settlement, by two clerks, one a messenger who brings with him the checks, drafts, etc., that his bank has received during the day previous upon the other banks—called the "exchanges," and these are sorted for each bank and placed in envelopes. On the outside of each envelope is a slip on which are listed the amounts of the various items which it contains. The messengers take their places in a line outside the row of desks, each opposite the desk assigned to his bank, while at each desk is a clerk with a sheet containing the names of all the banks in the same order as the desks, with the aggregate amounts which his bank's messenger has against each bank. Just previous to the hour fixed for making the exchanges, the messenger takes his position and calls the house to order. At a signal the bell rings and each messenger moves forward to the desk next his own and delivers the envelope containing the checks, etc., for the bank represented at that desk to the clerk at that desk, together with a printed list of the banks in the same order, with the amount opposite each bank. The clerk receiving it, signs a check then to the messenger, who immediately passes on to the next desk; and so on until he has made a complete circuit and has again reached the desk of his own bank the starting point. All the other messengers moving in the same manner; each messenger has, by this means, visited every bank and delivered to each everything his bank held for it, taking a receipt for the same; and at the same time each bank has received all the exchanges that were made against it. This operation even in the greatest clearing houses only consumes from ten to fifteen minutes.

This enables the banks to know at once the exact balance for or against. It, as the clerks immediately enter from the slips on their own sheets an aggregate amount from each bank, and the difference between the total amount brought by them, when at once shows the balance due to or from the clearing house to each bank.

This reported to their banks, and the balance is paid to or from the clearing house, thus at once settling the accounts between all the banks. The lists are "proved" carefully, and certain lists are laid for all errors, tardiness, etc.

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Ancient History

*Maytians history in a state of almost hopeless obscurity, the estimation of the present population differing more than 9000 years. The dates to be given are generally accepted by the greater part of American writers.

594 Code of Solon at Athens published.
590 The seven wise men of Greece flourish.
Solon, Pericles, Pittacus, Chilon,
Thales, Cleobulus and Bias.
War between Media and Lydia.

477 Weakling of the supremacy of Athens.
The Fabii perish in battle with the
Volscians.
475-478 Hero. I. at Myracae.
474 Father and Mordral.
4.1 Banishment of Themistocles.

401 Expedition of Cyrus the younger who
rejoins at the battle of Cunaxa he is
defeated and slain and the "Retreat of
ten thousand" begins under Xenophon
begins
401-301 Cleonae flourished.

327 3rd Campaign of Alexander in India.
 Voyage of Nearchus from the Indus to
 the Euphrates.

328 Roman servitude for debt abolished.

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- A 13 Death of Robert Bruce, the Scottish monarch (Edward I.)
- 1341 Death of Henry of Germany, Emperor of the East and Sicily
- 1342 The execution of Jewish barons in England, to avert the plague
- 1346 John I., a posthumous son of Louis X., King of France, dies
- 1351 Philip II. the Young King of France, dies
- 1352 Battle of Muret; Louis V. deides Emperor
- 1353 Charles IV. King of France
- 1354 Death of John Wicliffe, Abbot 1366
- 1355 George, Count of Thuringia, dies
- 1357 Edward III. crowned, Jan. 25, King of England
- Independence of Scotland
- 1358 Swiss Burgers brought from Africa by the King of Granada
- 1359 Philip VI. of France, dies; Philip VII. of the House of Valois, reigns
- 1359 David II. King of Scotland
- 1363 The Scots defeated by Edward at Halidon
- 1367 War between France and Flanders
- 1369 Death of Edward, Abbot 1401
- 1370 Philip VI. of France, dies; Charles V. of France, reigns
- 1371 Birth of Edward Grant, Abbot 1380
- 1372 The English, under Edward III., are severely defeated by Philip VI. of France
- 1373 Battle of Crècy; French, under Philip, routed by the English under Edward III. and the Black Prince
- 1374 Battle of Durban, in France
- 1375 Battle of Neville's Cross
- 1376 The 1347
- 1377 The Council of the Tribunal, establishes a detestatory in Rome
- 1378 The University of Prague founded
- 1379 Dauphin annexed to France
- 1380 The University of Vienna founded
- 1385 Order of the Garter instituted by Edward and John II., King of France
- 1386 Martin V. elected Pope
- 1387 Turks enter Greece
- 1388 Hinzl slain at Iroze
- 1389 Battle of Poltara, September 19; 5,000 English defeat 60,000 French; the English Prince of Wales, II. captives in London, where he dies
- 1390 Charles V. of Germany, signs the Peace of Arras, between the German Constitution until 1400
- 1391 The University of Bourges in France
- 1392 Peace of Bretigny, between English and French
- 1393 Henry overran by the Free Lances
- 1394 Turks enter Greece
- 1395 The English language ordered to be used in legal proceedings in England
- 1396 Austria acquires the Tyrol
- 1397 Charles V. of Germany, dies
- 1398 Philip, the Bold, Duke of Burgundy, Treaty between Austria and Bohemia
- 1399 The Val d'Aoste acquired
- 1399 The Mamelukes conquer Armenia
- 1399 Empires of the East and West
- 1399 Langland's "Piers Plowman"
- 1400 Pope Gregory XI. goes to Avignon
- 1401 The 1347, with Robert II. of Scotland
- 1402 Death of Petrarch
- 1403 Rebellion begins in the Pope
- 1404 Death of Boccaccio
- 1405 The 1347, with Robert II. of Scotland
- 1406 Papacy restored to Rome
- 1406 Battle of the Don; Dimitri II., of Russia, defeated
- 1407 Wycliffe's translation of the Bible published

[illegible]

Modern History.

1648 Canadians at war with the Indians.
The House of Orange, about a quarter of a century after the death of William III, the New Amsterdam contains about 1000 inhabitants.
1649 Trial and execution of Charles I. Massacre and capture of Drogheda, Ireland, by a British force.
1650 Confession of Faith.
1651 Jacques de Montmorency killed in Scotland.
1652 Leopold I. made king of Hungary.
Charles II. crowned at St. James, Scotland.
Battle of Worcester, Sept. 3, and defeat of royalists.
Charles II. flies to France.
"Barons" to parliament.
Birth of Ponsonby, died 1713.
English Navigation Act.
1653 England at war with Holland.
The Dutch, under Jan Tromp, "sweep the Channel."
The Ruyter defeated by Blake.
1653 New insurance law suppressed in Mexico.
Peace between England and Holland.
Death of Jan Tromp.
Long Parliament dissolved by Cromwell, April 20. He becomes Lord Protector.
1654 Jesuits establish themselves among the Onondaga Indians in Poland.
1655 Spain and England at war, which lasts six years.
1656 Russian, France of Nemetz, or Wilna, with Poland.
Prussia declared independent of Poland.
Frederick William, the Great Elector, January elected.
1657 Convention gives Cromwell power to appoint his successor.
Death of Admiral Blake.
1658 Accession of Leopold I. in Germany.
Death of Oliver Cromwell.
Cromwell, who died Berkeley, settled at Elizabethtown.
The English take New Amsterdam and name it New York.
North Carolina settled.
De Courcelles governor in Canada.
War with the Sixty Nations.
1659 Second Dutch war with England.
Death of Philip II, regent of Anne.
The Great Plague in London.
Western Australia named New Holland, by Dutch.
Canada granted to French West India Company.
De Ruyter defeated by Monk.
Mohawk villages destroyed by the French.
Great fire in London.
The French Academy of Sciences founded.
1660 Perpetual edict abolishes office of stadtholder in Holland.
First Russian vessel built.
1661 Birth of Swift, died 1733.
New York City, 34 houses.
1662 Triple Alliance against Holland and Sweden united against France.
Treaty of Lisbon.
Spain recognizes Portugal's independence.
Russian ambassadors sent to France and Spain.
1670 France and Sweden break the triple alliance, and declare war against Holland.
First settlements of English in South Carolina.
Champs Elysees, Paris, planted.
1671 Birth of Steele, died 1729.
1672 Coude and Tardieu, in Arran, Holland.
Perpetual edict of 1670 revoked.
The William of Orange, died 1702.
The De Witts assassinated in Holland.
The Holland dikes opened, and French driven out.
The French acquire Pondicherry, India.
Count de Frontenac, Governor of Canada.
Paris Academy of Music founded.
Birth of Addison, died 1719.
Virginia granted to Arlington and Culpeper.
Inventories of Marquette and Joliet in the northwest.
1673 Death of John Winthrop.
1674 Birth of Swift, died 1733.
1675 William of Orange, married Mary II.
"Paradise Lost" first published.
1676 Russia begins war with the Turks.
Peace of Nijmegen.
England alarmed by Titus Oates, stories of a false "Popish plot."
Sir Edward Berry Godfrey found murdered.
Expulsion of La Salle.
Huguenots "Pikier" Protestants published.
Birth of Leibniz, died 1716.
Hansen Corbett, in parliament.
1680 Archbishop Sharpe murdered by convicts.
London Bill, but is routed at Southwell Bridge.
1681 East India Company begins trading in China.
Execution of Lord Stafford, Dec. 23.
Ming's 11th ruler, died 1682.
Charleston, South Carolina, founded.
The English Bill, England.
Origin of the White and Black.
1681 La Salle sails down the Mississippi, and names it.
The Frontenac recalled from Canada.
Reign of Ivan and Peter I., the Great, in Russia.
Murder of La Salle, in Louisiana.
The French and the English in Pennsylvania.
1682 William Penn settles in Pennsylvania.
Huguenots granted in Penn.
1683 Holland, of Poland, raises the siege of Vienna.
Discovery of Lord Howe, Dec. 23.
Execution of Lord Howe, Dec. 23.
Canada renewed war with the Iroquois.
Malcolm I. becomes King of Scotland.
1684 Greece invaded by the Venetians.
Birth of Berkeley.
1685 Execution of Edict of Nantes, terrible persecution of French and Protestant alike.
Accession of James II. of England.
Charles II. crowned at St. James, Scotland.
Duke of Monmouth, natural son of Charles II., lands at Tintin June 21, proclaimed king at Tintin June 21.

1686 Battle of Sedgemoor, July 6, defeat and execution of Monmouth.
Birth of John of God, 1686.
Birth of Bach, died 1750.
1688 William III. lands in Australia.
Louis XIV. attacks the Duke of Mantua.
John of God, 1688.
Birth of John of God, 1688.
Athens captured by the Venetians.
Hungarian crown declared to be in the Hungarian made free.
Accession of Joseph I.
Madam Tene, and the "Quakers," persecuted.
1688 Trial and acquittal of the seven bishops.
Abdication and flight of James II., Dec. 23.
1689 Landing of the Prince of Orange on English soil.
Dissolution of the House of Commons.
1689 William and Mary proclaimed King and Queen, Feb. 13.
John II. lands in Ireland.
Peter the Great, sole sovereign in Russia.
Catherine's rebellion in Scotland suppressed.
Canadian expedition fails.
1690 Declaration of the House of Commons.
Intrigues by the House of Commons.
Frontenac again made Governor of Canada.
France at war with England.
Birth of Montesquieu, died 1755.
French and Indians destroy Schoharie, New York.
Massacre of Solomon Falls.
Siege of Landover.
British colonies in America resolve to invade Canada.
Unsuccessful attack made on Quebec by the British.
Spain joins the "Grand Alliance" against France.
William III. lands in Ireland, June 10.
Battle of the Boyne, July 1; James defeated.
1691 French invasion of Spain.
Aragon and Catalonia ravaged.
Accession of Leopold I. in Germany.
Birth of the English national debt.
1692 Birth of the English national debt.
1693 Birth of the English national debt.
1694 Bank of England established.
Birth of Bishop Butler, died 1752.
Birth of Voltaire, died 1778.
1695 Turkey again invades Hungary.
Boyle's Dictionary published.
End of censorship of the English press.
Nanur falls.
1696 The Dutch Republic, New York, founded.
1697 Peace of Ryswick.
Treaty between England, France, Spain and Holland.
Peter, Czar of Russia, visits Holland and England, and lectures at the Hague.
Peter suppresses the conspiracy of the Strelitz, and punishes its members with barbarous cruelties.
End of King William's war.
Birth of Hogarth, painter, died 1764.
1698 First Partition treaty, regulates Spanish succession, and cedes territory to France.
The Dorian expedition sails.
1699 First Russian vessel built.
Birth of Swift, died 1733.
New York City, 34 houses.
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Execution of Lord Stafford, Dec. 23.
Ming's 11th ruler, died 1682.
Charleston, South Carolina, founded.
The English Bill, England.
Origin of the White and Black.
1708 La Salle sails down the Mississippi, and names it.
The Frontenac recalled from Canada.
Reign of Ivan and Peter I., the Great, in Russia.
Murder of La Salle, in Louisiana.
The French and the English in Pennsylvania.
1709 William Penn settles in Pennsylvania.
Huguenots granted in Penn.
1710 Holland, of Poland, raises the siege of Vienna.
Discovery of Lord Howe, Dec. 23.
Execution of Lord Howe, Dec. 23.
Canada renewed war with the Iroquois.
Malcolm I. becomes King of Scotland.
1711 Greece invaded by the Venetians.
Birth of Berkeley.
1712 Execution of Edict of Nantes, terrible persecution of French and Protestant alike.
Accession of James II. of England.
Charles II. crowned at St. James, Scotland.
Duke of Monmouth, natural son of Charles II., lands at Tintin June 21, proclaimed king at Tintin June 21.

1713 Battle of Malplaquet, Marborough against the Duke of Saxe.
1714 Capture of Lord Lovat, Nova Scotia, by the Indians, and name changed to Annapolis.
1715 Robert of Spain, under Philip V., at Savoy.
1716 The "Father" first published.
1717 Attack and repulse of English fleet on the coast.
1718 Accession of Charles VI. of Germany.
A slave market opened in Wall Street.
1719 Birth of Hume, died 1776.
1720 The principal city of Alsace acquired by France.
Peace of Aachen; end of the religious war in Switzerland.
Accession of Charles as Emperor of Austria.
1721 Birth of Rousseau, died 1778.
1722 Treaty of Utrecht between the great powers, and terminate the war of the Spanish Succession.
1723 Newfound and Nova Scotia ceded to England.
1724 Italy divided: a part of the Duchy of Milan given to the Emperor of Austria.
1725 Frederick William I. becomes King of Prussia.
1726 Peter takes the title of Emperor of Russia.
1727 Birth of Sterne, died 1768.
1728 Death of Queen Anne.
1729 George I. becomes King of England.
1730 Hanoverian succession begins.
1731 Treaty of Rastadt; Austria acquires the Newfound.
1732 Birth of Whitefield, died 1770.
1733 Birth of Black, died 1787.
1734 Revolution in Scotland under the Earl of Mar.
1735 Battles of Preston and Sheriffmuir and the defeat of the rebels.
1736 Landing of the Chevalier at Peterhead.
1737 Louis XV. King of France, with the Duke of Orleans Regent.
Russia acquires Moldavia, Wallachia, etc.
Russia adds Esthonia, Livonia, and a large part of Finland to the Empire.
1738 Peter visits Germany.
Occupation of the Morea by Turkey.
1739 Begonia Cardinal, Cardinal in Spain.
1740 Death of the Duke of Marlborough.
1741 Great year of speculation.
1742 The village charter of Brooklyn first issued.
1743 The Septennial Bill passed in England.
1744 Birth of Garrick, actor, died 1779.
1745 New Orleans founded.
1746 Begonia abandoned Turkey.
1747 The Duke of Savoy becomes King of Sardinia.
1748 Peace of Passarowitz.
Austria gains additional territory.
1749 Frontier settlements in New York and Pennsylvania harassed by the French.
1750 Niagara expedition fails.
Lisbon destroyed by an earthquake.
1751 Birth of Dr. Hahnemann, died 1843.
1752 Birth of Sir Siddons, actress, died 1831.
1753 War declared between France and England.
1754 Beginning of the Seven Years' War.
Austria, Russia and France allied against Prussia.
1755 Frederick invades Saxony and captures Saxony army.
1756 Montcalm sent to Canada and seizes Oswego, New York.
1757 The conquest of India begun by Great Britain.
1758 Admiral Byng executed, March 13.
1759 Defeat of the Duke of Marborough.
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1776 Hostilities renewed in America between France and England, known as King George's War.
1777 Prussia annexed to Prussia.
1778 Capture of Leningrad, by Massachusetts.
1779 France, under Lafayette, captures the British, and the British, under Cornwallis, capture the French, and the French, under Lafayette, capture the British.
1780 The young pretender lands at Moudart.
1781 Defeat of the Royalists at Red Bank, Penn.
1782 Birth of the French Revolution.
1783 Birth of John Jay, died 1829.
1784 Birth of Benjamin Franklin, died 1790.
1785 Revolutions again defeated at Aikirk, Jan. 17.
1786 First defeat of the Pretender, at Culterden, April 16.
1787 Victories of Marshal Saxe.
1788 Invasion of Sweden, Nova Scotia.
1789 French and English struggle for possession of India.
1790 Capture of Madras by the French.
1791 The French invade England.
1792 Standstill revolution in Holland.
1793 Execution of Lord Lovat in Scotland.
1794 Klenau's Austrian army.
1795 The Peace of Aachen is signed.
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Modern History.

From A. D. 1765 to the present time, by Countries.

CHINA.

1793 Reception of the English Embassy at Peking.
1813 Plot against Christianity because of Jesuits.
1816 Defeat of Lord Amherst's Embassy.
1821 Kingdom of Amoy established.
1823 Opium trade prohibited.
1829 Opium seized, causing trouble with British.
1830 Chinese outrages in Canton.
1831 Chinese captured.
1832 Naval battle.
1833 Trade with England forbidden by the Canton and coast blockaded.
1834 War renewed owing to China's bad faith.
1835 Victory of the British.
1836 Treaty giving Hong Kong to the British.
1837 Opium trade, repudiated by Emperor.
1838 Treaty of peace, at Nanchang, with England.
1839 Hong Kong ceded to England.
1840 The Chinese cities of Canton, Amoy, Foochow, and Shanghai.
1841 Treaty of Nanking.
1842 Treaty of Nanking.
1843 Treaty of Nanking.
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INDIA.

1765 Nabob of Oudh becomes tributary to British.
1766 East India Company made receiver of revenues.
1767 Nabob of Oudh becomes tributary to British.
1768 Nabob of Oudh becomes tributary to British.
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SPAIN.

- 1780 Destruction of the Bastille, July 14.
The Declaration of the Rights of Man, Aug. 26.
The King and queen escape to Varennes, June 20.
The National Assembly changes the royal title to "King of the French," Oct. 6.
Chenot's mission to France into Swiss department, 1789-90.
- 1789 King Louis accepts the work of the revolution, July 14.
Titles of honor and hereditary nobility abolished, July 14.
Constitution of the "Champs de Mars," the King takes the oath to the constitution, July 17.
Execution of the King and queen from Paris, June 20.
Entrée en scène of the King and queen in the Tuilleries; they are arrested at Varennes, June 21.
Insurrection from the National constitution, Sept. 28.
Dissolution of the National Assembly, Oct. 1.
- 1792 First coalition against France.
Confinement of the great war.
War with Austria declared, April 20.
Battle of Valmy; the Prussians defeated, and France saved from invasion, Sept. 25.
Attack and capture of the Tuilleries by a mob of the royalists; the King and queen taken to the Temple, Aug. 10.
Massacre in the prisons of Paris, Sept. 5.
Opening of the National Convention, Sept. 17.
The Convention abolishes royalty, Sept. 21.
Meeting of the Legislative Assembly, Oct. 1.
France declared a republic, Sept. 22.
Trial and condemnation of King Louis, Jan. 20, 1793.
1793 Louis XVI. beheaded, Jan. 21.
War with Holland and Holland declared Feb. 1.
Insurrection in La Vendée begins, March 1.
Prediction of the Girondins.
Rohrbaupierre becomes Raigner March 25.
Beginning of the Reign of Terror, May 31.
The Convention abolishes monarchy, Aug. 10.

	Robespierre, St. Just and seventy others guillotined. July 28.
1795	End of the Reign of Terror. The Dauphin (Louis XVIII) dies in prison. Napoleon suppresses rebellion of royalists in Oct. 2.
	The Directory established Nov. 2.
1796	Battle of the Pyramids, the victory of Monte- notti, April 12; Mondovi, April 21, and Lodi, May 8; Atterkirchen, June 1. The conspiracy of Babeuf suppressed.
1797	Pichegru's revolt in the West. Return of Napoleon into Egypt. Bonaparte's Egyptian expedition em- barked.
	Battle of the Pyramids, July 13-21. Destruction of the French fleet, near Alexandria, Aug. 1.
	England, Germany, Russia, Turkey, Por- tugal and Naples coalition against Napoleon, June 25.
	Bonaparte returns from Egypt; deposi- tion of the Council of Five Hundred. England and Napoleon is declared First Consul. Dec. 12.
1800	Battle of Marengo, June 14. Great victory by Bonaparte over the Aus- trians.
	Treaty to kill the Consul by means of an internal machine, Dec. 24.
1801	Treaty with Russia, Feb. 19. The Rhine made the French boundary. Peace with Russia, Oct. 8, and with Tur- key, Dec. 25.
1802	Defeat of the French at Aboukh, March 8. Peace with England, Spain and Holland signed at Amiens, March 27. Leston of Honor, April 19. Bonaparte made "Consul for Life," Aug. 2.
1803	War of France established.
1804	War with England declared, May 22. Conspiracy of Moreau and Pichegru discovered, June 15. Execution of the Duke d'Enghien, March 21.
	The empire formed and Napoleon pro- claimed Emperor, May 18. Crowned by the Pope, June 2.
1805	Napoleon crowned King of Italy, May 26. Destruction of the French fleet, Oct. 1. The British fleet under Admiral Trafalgar wins the battle of Austerlitz. Austria totally defeated, Dec. 2. Treaty of Pressburg, Dec. 26.
	Confederation of the Rhine ratified at Paris, July 12.
	Prussian constitution of the Great Powers against France; Prussia declares war Oct. 8.
	Defeat of the Prussians at Jena, Oct. 18. Capture of Erfurt by the French, Oct. 19. Russians defeated at battle of Eylau, Nov. 8.
1807	Alexander and Napoleon meet at Tilsit, July 8.
	Treaty of peace signed July 7. The Berlin decree published, Dec. 17. Involuntary of Prussia created. The beginning of the Continental war. Abdication of Charles IV. of Spain. Napoleon declares war on Spain and England Victorious at Wagram.
1809	Entry of Napoleon into Vienna, May 13. Defeat of Vienna, May 14. Divorce of the Empress Josephine, Dec. 15.
1810	Napoleon marries Marie Louise of Aus- tria, April 1.
	End of Holland with France.
1811	Marriage of the King of Rome, afterward Napoleon II. Napoleon marries his cousin, Nassau, invades Russia. Great victory of the French at Borodino, Sept. 7.
	Retreat of the French from Moscow, Oct. 19.
1812	Confederation treaty with the Pope. Alliance of Austria, Russia and Prussia against Napoleon, March 25. The Russian invasion. Napoleon defeated Oct. 18-19. The Russian invasion of the Rhine. The English from Spain, under Wellington, Oct. 7.
1814	Surrender of Paris to the Allies, April 18. Abdication of Napoleon I. in favor of Louis XVIII. Napoleon I. leaves France for England, June 20. Napoleon goes to the Island of Elba, May 22.
	Louis XVIII. enters Paris, May 2. The Bourbon dynasty restored. The Constitutional Charter established, June 4, 10.
1815	Napoleon leaves Elba and enters a second time in Paris, March 1. The Allies form a league for his destruction, March 1.

ANCIENT, MEDIEVAL, AND MODERN HISTORY

- ## SCANDINAVIA

at of Norway was united under Christian II about the end of the sixteenth century. The Duke of Mecklenburg became king of Sweden.

- PRUSSIA.

- 1862 Oliver P. Jones in the cotton industry for his services in connection with the Civil War in Alabama. "Alabama" left from England international exhibition, May 1. Marriage of Princess Alice to Louis of Saxe-Coburg.
- 1863 Actual show of the throne of Scotland in Ireland.
- 1864 Continued distress in cotton districts. Marriage of the Prince of Wales to Princess Alexandra of Denmark, March 10. Birth of a son to the Prince of Wales. Visit of Garibaldi.
- 1865 The house of lords voted to Green. Powers as to Confederate privateers. Russian Conference at London, on the Schleswig-Holstein question.
- 1866 Cattle plague in England and Ireland. Fenian troubles in Ireland, arrest of James Stephens, "Head Center," Nov. 11. Death of Stephens, April 24. Russell-Gladstone ministry.
- 1867 Death of Richard Cobden, April 2. Death of Lord Palmerston, Oct. 18. Important commercial treaty with Austria, Dec. 18.
- 1868 Defeat of Lord Russell's reform bill, June 18. Resignation of Russell cabinet, June 28. Fenian forms the Irish cabinet, July 8. Cattle plague continues, causing great loss.
- 1869 Princess Helena marries Prince Christian of Schleswig-Holstein, July 5. Atlantic cable opened, July 10. Habeas Corpus suspended in Ireland. Fenian invasion of Canada.
- 1870 War with Abyssinia begins, caused by imprisonment of British subjects. Sir Robert Napier and Gordon expedition. Fenian outbreaks in Ireland. Disraeli's reform bill. The Dominion of Canada formed.
- 1871 Derby ministry resigns, Feb. 25. Disraeli forms new ministry, Feb. 25. Gladstone's bill for Disestablishment of Irish Church passes the House, April 29. Scotch and Irish reform acts passed, July 12.
- 1872 Dissolution of Parliament, Dec. 10. Resignation of Disraeli ministry. Gladstone forms new ministry, Dec. 9. Successful termination of the Abyssinian War. Suicide of Theodore, King of Abyssinia, April 12.
- 1873 Convention on "Alabama Claims" signed; it is rejected by the United States. Earl Spencer appointed Lord-Lieutenant of Ireland.
- 1874 Irish Church bill receives the royal assent, July 29. Death of the Earl of Derby, Oct. 23.
- 1875 Measures adopted for the spread of primary education. Land bill of Ireland receives royal assent, July 5.
- 1876 Education bill. Prussian war proclaimed, July 19. Neutrality of Belgium guaranteed, Aug. 11.
- 1877 Resignation of John Bright, Dec. 20. Death of the Earl of Clarendon, June 28. Princess Louise marries the Marquis of Lorne, March 18.
- 1878 Black Sea Conference, March 13. Treaty with the United States regarding Alabama claims, March 29. The Irish Church Disestablishment bill goes into effect.
- 1879 Meeting of the Alabama Claims Commission at Geneva. University tests abolished; army purchase abolished. The Ballot Act passed. Dismissal of the Prince of Wales. Great riots in Dublin.
- 1880 Supplemental treaty with the United States concerning Alabama claims, Feb. 2. A national thanksgiving for recovery of the Prince of Wales, Feb. 27. O'Connor threatens the Queen, Feb. 29. Settlement of the Alabama claims, Sept. 14.
- 1881 Scotch educational bill. Commercial treaty with France, Nov. 5. Serious riots in Belfast. Abolition of tests in the Irish Universities. Payment of the Geneva award. Dismissal of the Prince of Wales. Defeat of the Dublin University bill. Resignation of the Gladstone ministry, March 15. Ministry resumes office, March 17.
- 1882 The Shah of Persia visits England. Passage of the Judicature bill, Aug. 6. War with the Afghans; Sir Garnet Wolseley places Kabul under British rule.
- 1883 Irish educational bill fails. Marriage of the Duke of Edinburgh to Marie Alexandrovna of Russia, May 19. Celebrated Tichborne trial, Feb. 28. Defeat of Afghans, Jan. 31, and treaty of peace signed.
- 1884 Disraeli becomes Prime Minister. Resigning of the Eastern question. The Prince of Wales visits India. France passes the English Channel Tunnel bill.
- 1885 Great revival under Moody and Sankey. England purchases the Suez canal. O'Connor enters Ireland. Queen of England proclaimed Empress of India, March 1.
- 1886 Russian atrocities produce intense excitement in England. Defeat of "Home Rule" for Ireland. Disraeli raised to the peerage as the Earl of Beaconsfield.
- 1887 England takes part in the Eastern question. Great Britain expresses her disapproval of the Russo-Turkish war, but declines to remain neutral.
- 1888 Duke of Marlborough made Lord-Lieutenant of Ireland. Dismissal of the Russian resolutions in regard to Turkey.
- 1889 Russian advances Constantinople produces great excitement in England. Several changes in the ministry. Earl of Leinster and Lord Salisbury represent England in the Berlin Conference. Great commercial depression in England. British-Afghanistan war. General Roberts' victory at Peshawar Pass. Jhelum occupied by the British, Dec. 21.
- 1890 Yakub Khan proclaimed an Amir of Afghanistan, May 2. Retirement of British troops from India. British residents at Kabul massacred, Sept. 22. Gen. Roberts reaches Kabul, Sept. 22; withdrawal of British troops, Oct. 19. British defeat Afghans at Herat, Dec. 1.
- 1891 Zulu, South Africa, war; British troops enter Zululand, Jan. 12; massacre of Isandlwana, Jan. 22.
- 1892 Victory at Rorke's Drift, March 29; Prince Louis Napoleon, son of Emperor Napoleon III, killed at Zulu, June 1. Sir Charles Wolseley takes command, June 22. Battle of Ulundi, final defeat of the Zulu King, Oct. 4; capture of Cetshwayo, Aug. 24.
- 1893 Great distress and famine in Ireland. Fenian strike in England. Fenianism in the West of Ireland. Anti rent agitation in Ireland.
- 1894 Continued fighting in Victoria, where Ali had been made Governor. Ali had been made Governor. Ali had been made Governor.
- 1895 Ali had been made Governor. Ali had been made Governor. Ali had been made Governor.
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UNITED STATES.

- 1862 First Medical College established in Philadelphia.
- 1863 The Stamp Act passed, in England, Jan. 10.
- 1864 Virginia resolutions against right of taxation, May 29.
- 1865 A congress of the colonies proposed by Massachusetts, June 28.
- 1866 Congress of the colonies met at New York and publish a declaration of the rights and rules against the Stamp Act, Nov. 1.
- 1867 Dr. Franklin visits England, and is examined before the House of Commons, in February.
- 1868 Stamp Act repealed, March 18.
- 1869 Congress in Providence and Boston established.
- 1870 Philip Embury and Captain Webb first to cross the Atlantic in America.
- 1871 An obnoxious tax imposed on paper, glass, tea and cutlery colored by the colonies.
- 1872 Colonies adopt a non-importation agreement.
- 1873 Mason and Dixon, sent out by the heirs of Wm. Penn and Lord Baltimore, run a line to define the boundaries of their possessions. It afterwards became the acknowledged line between the free and slave states.
- 1874 Meeting of a convention of delegates called the National Convention at Faneuil Hall, Boston.
- 1875 A military force stationed in Boston by the British government under General Gates.
- 1876 The Governor of Virginia dissolves the House of Burgesses.
- 1877 The assembly of North Carolina dissolved by the Governor.
- 1878 Goods sent to Boston from Great Britain refused and sent back.
- 1879 First anti-slavery bill introduced at Milton.
- 1880 Boston massacre, March 5: British soldiers kill three and wound four citizens.
- 1881 Repeal of the duties on tea.
- 1882 Insurrection in North Carolina against the government officers by regulators; rebellion suppressed, May 16, by Governor Tryon and his regulars; regulators hanged.
- 1883 The British man-of-war *Gaspes* burned in Narragansett Bay by Americans, Sept. 1.
- 1884 First American Methodist Conference, continuing of ten ministers, all of foreign birth.
- 1885 Blind Asylum established at Williamsburg, Va., by the Rev. J. H. Burleigh.
- 1886 The cargoes of the tea-ships in Boston thrown into the harbor by masked men, Dec. 16.
- 1887 Boston Port Bill deprives Boston of its port rights, March 25.
- 1888 Maine and New Brunswick and Second Colonial Congress at Philadelphia, Sept. 5.
- 1889 Congress issues a Declaration of Rights, Nov. 1.
- 1890 Commencement of the Revolutionary War.
- 1891 Battle of Lexington, April 19; British Perpetual Union of the Colonies formed, May 20.
- 1892 General Washington Commander-in-Chief of the Continental forces, June 17.
- 1893 Americans under Ethan Allen take Ti-conderoga, May 10.
- 1894 General Howe, Clinton and Burgoyne arrive from England.
- 1895 Defeat of the Americans at Bunker Hill, June 17.
- 1896 Washington assumes command at Cambridge, July 3.
- 1897 Continental Fair, July 29.
- 1898 Baltimore burned by the British, Oct. 17.
- 1899 American troops and Arnold invade Canada; capture of St. John, Nov. 3.
- 1900 Defeat of the British at the Battle of the Clouds, Nov. 12; second and final assault defeated and Montgomery killed, Dec. 3.
- 1901 Destruction of Norfolk by the British, Jan. 1.
- 1902 Boston executed by the British in consequence of the Americans having taken possession of the harbor, March 17.
- 1903 Washington arrives at New York, April 11.
- 1904 Declaration of Independence, July 4.
- 1905 Independence sent by Congress to solicit a treaty with the French.
- 1906 Battle of Mifflin, or Brandywine, on Sept. 26, 1777, British defeat the Americans; British and Sullivan.
- 1907 New York evacuated by the Americans and occupied by the British, Sept. 16.
- 1908 Defeat of Walter Mifflin's troops (less than 500) before Washington (less than 500) on Oct. 24.
- 1909 Battle of the Clouds, Hamilton's capture of the American flag Oct. 17.
- 1910 Fort Mifflin captured, Nov. 16.
- 1911 Evacuation of Philadelphia, Dec. 19.
- 1912 Washington retreats before the British, Dec. 19.
- 1913 Congress adjourns to Lancaster, Dec. 19.

CANADA.

- 1767 English Stamp Act accepted by Canadian Province.
- 1768 Sir Guy Carleton Governor.
- 1769 Fenian invasion threatened.
- 1770 Fenians, under O'Neill, cross into Canada; Canadian volunteers drive them back and disperse their political rights and property.
- 1771 Fenian's new law.
- 1772 Formation of the Dominion of Canada by the confederation of Canada, New Brunswick and Nova Scotia, March 2.
- 1773 Lord Monck appointed Governor, July 2.
- 1774 Canadian House of Commons passed, April 2.
- 1775 Sir John Young becomes Governor-General, Nov. 27.
- 1776 Fenian Bay territories purchased for \$100,000.
- 1777 Fenian Bay territories repelled by militia; Fenian Bay, captured by United States troops.
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- 1717 Battle of Fort Mifflin: Washington (loss 1,000) beats Mifflin (loss 1,000) Sept. 26.
- 1718 Battle of Germantown: Howe (loss 500) beats Washington (loss 1,000) Sept. 26.
- 1719 Arrival of Lafayette, who is made a Major General in Continental Army. Philadelphia occupied by the British, Sept. 26.
- 1720 Battle of Red Bank: Howe (loss 500) beats Washington (loss 1,000) Oct. 24.
- 1721 Second battle, near Stillwater: Gen. Howe (loss 500) beats Burgoyne (loss 1,000) Oct. 24.
- 1722 Surrender of Burgoyne at Saratoga, with 5,000 men to Gates, Oct. 17.
- 1723 Articles of Confederation adopted by Congress, Nov. 15.
- 1724 American independence recognized by France, Dec. 16.
- 1725 Treaty with France concluded, Feb. 3. Philadelphia evacuated by the British, June 18.
- 1726 Battle of Monmouth: Washington (loss 200) beats Clinton (loss 200) June 26.
- 1727 Massacre of Wyoming Valley, July 3.
- 1728 Count of Eisingen, with twelve ships of the line, 414 frigates, and French troops, arrives.
- 1729 Battle on Rhode Island: Sullivan (loss 211) beats Bland (loss 200, Aug. 28).
- 1730 Americans retreat from Rhode Island, Aug. 28.
- 1731 Savannah seized by the British, Dec. 23.
- 1732 Repulse of Americans at Briar Creek, March 2.
- 1733 New Haven plundered by the British, July.
- 1734 Fairfield and Green Farms, in Connecticut, taken by the British, July 7.
- 1735 Stony Point taken by the Americans, July 18.
- 1736 Charleston, S. C., surrendered to the British, May 29.
- 1737 Battle of Camden, S. C.; Cornwallis (loss 225) beats Gates (loss 1,000) Sept. 8.
- 1738 Benedict Arnold betrays and deserts his country.
- 1739 Major Andre captured, Sept. 23, and hung as a spy, Oct. 2.
- 1740 Battle of Cowpens: American General Morgan (loss 200) beats Tarleton (loss 500), Jan. 17.
- 1741 Assembly of Congress, March 2, articles of Confederation having been ratified by all the States.
- 1742 Defeat of General Greene by Cornwallis at Guilford.
- 1743 Battle of Eutaw Springs: General Greene (loss 550) beats Stewart (loss 1,100), Sept. 8.
- 1744 The *Orator*, Arnold, burns New London, Sept. 6.
- 1745 Surrender of Lord Cornwallis, at Yorktown, with 7,000 men, to Washington, Oct. 19.
- 1746 Independence of the United States acknowledged by Sweden, Denmark, Spain and Prussia.
- 1747 Armistice with Great Britain proposed.
- 1748 Peace with Great Britain, at Treaty of Paris, Sept. 23.
- 1749 New York evacuated, Nov. 25.
- 1750 Resignation of General Washington, Dec. 23.
- 1751 Treaty of peace ratified by Congress, Jan. 4.
- 1752 John Adams sent to England as first Ambassador from the United States.
- 1753 Controversy introduced into Georgia.
- 1754 Shay's rebellion in Massachusetts.
- 1755 Delegates assemble at Annapolis, and recommend a Convention to revise articles of Confederation.
- 1756 Meeting of Convention at Philadelphia, George Washington presiding.
- 1757 Constitution of the United States adopted, Sept. 17.
- 1758 Constitution ratified by all the States except Rhode Island and North Carolina.
- 1759 Emancipation of slaves by the Quakers of Philadelphia.
- 1760 First Congress meets at New York.
- 1761 George Washington elected first President of the United States.
- 1762 North Carolina ratifies the Constitution.
- 1763 Death of Benjamin Franklin.
- 1764 Rhode Island ratifies the Constitution.
- 1765 Hamilton's financial plan adopted.
- 1766 Bank of the United States established, at Philadelphia.
- 1767 Vermont admitted as the fourteenth State.
- 1768 Indians defeat St. Clair.
- 1769 Kentucky admitted as the fifteenth State.
- 1770 The Columbia river discovered by Captain Gray.
- 1771 Washington City chosen as the capital of the republic.
- 1772 Invention of the cotton gin by Whitney, resulting in the revaluation of the culture of cotton.
- 1773 Trouble with the French Ambassador, Genet.
- 1774 Washington's second term as President begins.
- 1775 Whiskey rebellion in Pennsylvania.
- 1776 France recalls Genet.
- 1777 Jay's Treaty with Great Britain.
- 1778 Congress flees to Lancaster, then to York, then to Philadelphia.
- 1779 Congress admitted as the sixteenth State.
- 1780 Resignation of George Washington.
- 1781 John Adams inaugurated as President.
- 1782 Treaty with France annulled.
- 1783 War with France recommenced.
- 1784 Death of Washington, at Mt. Vernon, Dec. 14.
- 1785 The Government removed from Philadelphia to Washington.
- 1786 Treaty signed with France.
- 1787 General Intemperance Law passed.
- 1788 Inauguration of Thomas Jefferson as President.
- 1789 New York Evening Post established.
- 1790 War with Tripoli commenced, June 10.
- 1791 Death of George Washington.
- 1792 Ohio admitted as the seventeenth State.
- 1793 Port of New Orleans closed by Spain, and American ships forbidden to trade down Mississippi river.
- 1794 Louisiana purchased from the French; \$15,000,000.
- 1795 Plaines first manufactured at Boston.
- 1796 Aaron Burr kills Alexander Hamilton in duel, July 11.
- 1797 Frigate "President" destroyed at Tripoli by American, Feb. 4.
- 1798 Port Incarnate, present site of Chicago, built.
- 1799 Lewis & Clark's expedition starts across the plains.
- 1800 Treaty of peace with Tripoli, Jan. 4.
- 1801 First American article of commerce, signed at Tripoli, Aug. 2.
- 1802 Lewis and Clark arrive at mouth of the Columbia river.
- 1803 American runners arrested by blockade of French and English coast.
- 1804 British vessels forbidden to leave United States waters.
- 1805 Trouble with England respecting the rights of neutrals.
- 1806 Attack on the American ship "Chesapeake" by the British ship "Leopard," June 22.
- 1807 Embargo on American ships declared, Dec. 22.
- 1808 Acquisition of Aaron Burr on charges of conspiracy.
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- 2134 British attack on Sackett's Harbor repulsed, May 28.
- 2135 Forts Meigs and Stephenson attacked by the British and Indians.
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- 2148 Battle of Lake St. Clair, March 20.
- 2149 The "Essex," a British vessel, captured by the "Enterprise," April 23.
- 2150 Oswego bombarded and taken by the British, May 6.
- 2151 The "Essex," a British vessel, captured by the "Enterprise," June 2.
- 2152 Port Erie captured by the Americans under Gen. Brown, July 2.
- 2153 Battle of Chippewa.
- 2154 Brown defeats Drummond, July 5.
- 2155 Battle of Lake St. Clair, July 19.
- 2156 Brown and Scott defeat Drummond and Scott, July 25.
- 2157 The British bombard Stonington, Conn., Aug. 9.
- 2158 Battle on Lake Ontario, Jan. 26.
- 2159 New Orleans, La., Dec. 24.
- 2160 John Wood patents his own plan.
- 2161 Penna. makes first steel plates for engraving.
- 2162 War at Port Dearborn, (Chicago) by the British.
- 2163 Attack on Baltimore.
- 2164 Embarkment of Fort Mifflin.
- 2165 British defeated, and Gen. Scott killed, Oct. 14.
- 2166 Treaty of peace with Great Britain, Dec. 24.
- 2167 Death of New Orleans.
- 2168 Defeat of the British, with the loss of
- 2169 The first coast survey ordered by Congress, Jan. 2.
- 2170 Importation of slaves forbidden by Congress, Feb. 22.
- 2171 First American steamboat, built by Robert Fulton, runs between New York and Albany, Sept. 15.
- 2172 Abolition of the slave trade, Jan. 1.
- 2173 France orders the seizure and capture of American vessels.
- 2174 First printing office west of the Mississippi, established at St. Louis.
- 2175 First Bible Society founded, in Philadelphia.
- 2176 First wooden mills started, in New York.
- 2177 James Madison President, 1817-1821.
- 2178 Second battle between France and England, Feb. 22.
- 2179 152 confiscated American vessels sold by Napoleon.
- 2180 First manufacture of steel pens begun.
- 2181 First agricultural fair, held at Georgetown.
- 2182 Fireproof play discovered in Vermont.
- 2183 Hartford Fire Insurance Company incorporated.
- 2184 Engagement between U. S. frigate "President," and British ship, "Little Belt," Dec. 23.
- 2185 Deportations on American vessels by France and England.
- 2186 Steamer devised plan for plating vessels.
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- 1875 Opening of the Centennial Exhibition at Philadelphia, May 10. It closes, Nov. 10.
- Severe difficulties between Americans and Chinese in California.
- Death of Alexander T. Stewart, April 10.
- Massacre at Indian Creek, June 2.
- Massacre of Gen. Custer and his command, by the Sioux Indians, July 2.
- Completion of the Illinois Independence Years of American Independence, great jubilee throughout the United States, July 4.
- Castle Garden, N. Y., destroyed by fire, July 9.
- Younger Brothers and Northfield Bank robbery, Sept. 7.
- Arrest of W. M. Tweed, at Vigo, Spain, Sept. 8.
- Yellow fever in Georgia, September.
- Trial of Molly Maguire, October 2.
- Dastardly attempt to rob the grave of President Lincoln, Nov. 7.
- Burning of the Brooklyn Theater, 276 lives lost, Dec. 5.
- First furnace for cremation built, at Washington, Dec. 10.
- The Ashland railroad burned, Dec. 29.
- Close of the Indian War.
- The Electoral College Bill passed by Congress, Jan. 25.
- Reverend H. Hayes declared President, March 2.
- Blue Glass mania.
- Death of Cornelius Vanderbilt, June 4.
- Great Railroad riots East and West, July and August.
- Yellow fever epidemic along the lower Mississippi.
- Meeting of the Alabama Claims Commission, July 2.
- Phonians attempt a second invasion of Canada, May 29.
- Death of Robert Dale Owen, June 24.
- The Colorado Perfumed Giant humbug.
- Return of Henry M. Stanley from African exploration, August 2.
- Death of Brigham Young, Aug. 29.
- Death of Oliver P. Morton, Nov. 1.
- Earthquake shocks New England and middle States.
- Ku-Klux Bill passed by Congress.
- Death of Benjamin F. Wade, March 2.
- Development of the telephone and phonograph.
- Bankrupt Repel Bill passed, May 10.
- Death of William Cullen Bryant, June 12.
- Indian outbreak in Washington Territory, July.
- Chinese Embassy visits the United States.
- Silver Bill passed by both Houses of Congress.
- Yellow fever in the South.
- Gold sold at par—the first time since 1827—Dec. 17.
- 1879 Resumption of specie payments, Jan. 1.
- Death of Richard Henry Stoddard, Jan. 2.
- Great fire at Reno, Nev., March 2.
- New Constitution of California adopted, May 8.
- Death of William Lloyd Garrison, May 12.
- Terrible tornado in Kansas, Nebraska and Missouri, May 30.
- Bill to erect monument on site of Washington's birthplace, passes both Houses, June 1.
- Watropout in Black Hills causes great loss of property and life, June 12.
- Disastrous storm east and west, July.
- Great fire at Detroit, Sept. 1.
- Death of Gen. Joseph Hooker, Oct. 31.
- Death of Zachary Chandler, Oct. 31.
- Clay Cumberling dies at New York, Nov. 1.
- "Erosus" of negroes from South to West.
- James Russell Lowell made Minister to England.
- Fall elections favor Republicans.
- 1880 Death of Frank Leslie, Jan. 10.
- City Hall, Albany, destroyed by fire, Feb. 10.
- Terrible tornado sweeps over parts of Western and Southern States, April 8.
- Great forest fire in Southern New Jersey, April and May.
- Collision on Long Island Sound destroys the steamer "Narragansett" and "Stonington".
- Centennial celebration of the capture of Garfield and Arthur, nominated by Chicago Republican Convention, June 9.
- Hancock and English by Cincinnati Democratic Convention.
- At the General Election, the Republican candidates secured 213 out of 359 electoral votes, Nov. 3.
- 1881 Electoral College votes counted, Feb. 9.
- Three per cent. funding bill passed, March 2.
- Steamer Corwin sails for the Arctic regions in search of the Jeannette, March 4.
- Revised New Testament issued, May 20.
- Star route frauds exposed, May 26.
- The great comets of 1881 first seen, June 29.
- Sitting Bull, Chief of the Sioux, surrenders, July 26.
- James A. Garfield inaugurated, March 4.
- Contest between Garfield and Senator Conkling (N. Y.) about New York Collectorship, May.
- Commercial treaty with China signed, May 5.
- Great Britain pays \$25,000 award for damage done to American fisheries in Fortune Bay affair.
- Assassination of President Garfield by Charles J. Guiteau, July 2.
- Death of President Garfield at Elberon, N. J., Sept. 19, burial at Cleveland, Sept. 26.
- Vice-President Arthur becomes President, Sept. 26.
- Social session of the Senate, Oct. 1.
- The North Atlantic Gulf rail trunks, Nov. 14.
- News of destruction of Jeannette, Arctic exploring vessel, Feb. 1.
- 1882 Guiteau hanged Jan. 25; sentenced Feb. 1.
- Anti-Chinese Bill (Chinese years) passed, March 21, vetoed by the President, April 4.
- Senate passes Minnesota Anti-Polygamy Bill, Feb. 16, approved March 21.
- Appointment bill passes the House, Feb. 17.
- Great Mississippi overflow, wide destruction in and west of St. Louis, March 1.
- "Tariff Commission Bill" passes both Houses, May 3.
- Bill extending National Bank charters passed both Houses, May 12.
- Valent epidemic at Berlin, Pr., June 8.
- Second Anti-Chinese Bill (ten years) passed; signed by President Arthur, May 6.
- Collision of the Santa on Ohio river, 50 persons drowned, July 6.
- Oliver and Hartley killed, passed over the President's veto, Aug. 2.
- Return of the survivors of the North Pole expedition.
- Star Route trial ended by verdict of sitting jury, Sept. 11.
- 1883 The Pendleton Civil Service Bill passes Senate, Dec. 7.
- The new law reform bill passes the House, Jan. 4.
- Presidential Succession Bill passed both Houses, Jan. 4, not considered in the Senate.
- Burning of Newhall House, Milwaukee, Great fire in this river, 16,000 people homeless, Feb. 10.
- Tax and Tariff Amendment Bill passes both Houses, March 2.
- Death of Alexander H. Stephens, April 21, March 3.
- Death of Peter Cooper, aged 92, April 4.
- Crises at Houdouville, Miss., as how lost; tornadoes in Iowa and Georgia, April 22.
- Outing of the Brooklyn Suspension Bridge, May 24.
- Pendleton Civil Service Act passes both Houses, July 1.
- Steamer Protos of the Greeley Relief Association crushed by ice in Smith's Sound, July 23.
- Terrible tornado at Rochester, Minn., Aug. 10, 23.
- Northern Pacific Railroad formally opened, Sept. 8.
- Civil Rights Act of March 1, 1875, declared unconstitutional by U. S. Supreme Court, Oct. 15.
- Gen. Sherman receives command of the army, Nov. 1; Gen. Sheridan succeeding.
- Important letter postage goes into effect throughout the United States, Oct. 1.
- South Sea riot at Papeete, Tahiti, between negroes and white military, Nov. 20.
- Dakota adopted a constitution erecting Dakota Territory, July 25.
- Festivals in honor of the 49th anniversary of Luther's birth, Nov. 10-11.
- 4th Congress grand jury.
- 1884 House repeals the iron-clad oath law, Jan. 21.
- Germany returns resolutions of the House laudatory of Hunkin, Feb. 16.
- United States Supreme Court affirms the constitutionality of Local Taxation Act, March 2.
- Mexican War pension bill passes House, March 5.
- The Senate ratifies commercial treaty with Mexico, March 10.
- Death of Morris T. Tamm, May 5.
- Congress appropriates \$1,000,000 for New Zealand Expedition, May 10.
- Great panic in Wall Street: Failure of Grant and Ward and others, May 3-4.
- Railroad expeditions, routes, silver strikes, the Great Arctic expedition, at Cape Sabine, June 22.
- President vetoes the Pitt-John Porter Bill, July 2.
- Corner-stone of the Barthold Statue of Liberty laid, Aug. 1.
- The general election resulted in the election of Grover Cleveland, who carried 20 States, securing 219 electoral votes against 187 for James G. Blaine, Nov. 3.
- Opening of the 49th Congress, Dec. 1.
- Grover Cleveland resigns the New York governorship, Jan. 1.
- Dedication of the Washington monument, the tallest structure known, 555 feet, Feb. 21.
- Occupation of Aspinwall, S. A., by United States troops.
- Inauguration of Grover Cleveland as President, March 4.
- New Orleans Exposition opened, Dec. 16.
- Treaty with Louisiana Government providing a joint protectorate over the Isthmus, May 3.
- Revised Old Testament and complete Bible published, May 18.
- Death of Gen. U. S. Grant, at Mt. McGregor, N. Y., Nov. 21.
- Great memorial services held at Westminster Abbey, London, Aug. 4.
- Death of Vice-President W. A. Hendricks, aged 66, Nov. 25.
- 1885 The Presidential succession act signed, Jan. 19.
- Controversy between the Senate and President over means for removing public offices, Jan. 20.
- 400 Chinamen driven from Seattle, W. A., Feb. 2.
- Death of General Winfield Scott Hancock, aged 61, Feb. 9.
- Blair Educational Bill passes the Senate, March 5.
- Bill for free and unlimited coinage of silver defeated, April 5.
- Chicago Anarchist riot, 6 police killed and 4 wounded, May 4.
- Anarchists indicted at Chicago, May 27.
- President Cleveland married to Miss Frances Folsom, June 2.
- Omni-partyism bill passes the Senate, June 20.
- Morrison tariff bill defeated, June 17.
- House of Representatives passed bill repealing the pre-emption, timber culture and desert land laws, July 1.
- Bill to repeal the Civil Service law indefinitely postponed by the U. S. Senate, June 18.
- Congress requires the Treasury to issue small denomination silver certificates, July 29.
- The President warns office holders against attempts to control political movements, July 2.
- Death of Samuel J. Tilden, aged 74, Aug. 4.
- Chicago anarchists to the number of 5, found guilty of murder, Aug. 20.
- Earthquake at Charleston, S. C., destroying 4,500 lives, Aug. 21.
- Death of Gen. Sherman, Aug. 31.
- Surrender of the Apache chief Geronimo and his band, Sept. 4.
- Death of Ex-President Chester A. Arthur, aged 56, Sept. 18.
- Bill to regulate the counting of electoral votes passed, Dec. 9.
- 1887 Inter-State Commerce bill signed, Feb. 4.
- House defeats the Dependent Soldier Pension Bill, Feb. 10.
- Inter-State Commerce bill passed, March 2.
- Bill to reform tariff duties passed, March 10.
- Inter-State Commerce Commission appointed, March 22.
- Morrison convention at Salt Lake City adopted a Constitution, July 1.
- Defeat of the Senate by the House in the American Union, in race for "America cup," Sept. 27 and 30.
- President and Mrs. Cleveland leave Washington for a Western tour.
- Morrison convention of immigrants per Congress for admission of Utah as a State, Oct. 4.
- United States Supreme Court refuses to interfere with the United States courts in anarchist cases, Nov. 1.
- Grover Cleveland commutes death sentences of anarchists, Nov. 10.
- Hanging, at Chicago, of the anarchists, Green, Spies, Engel, and Fischer, Nov. 11.
- Chicago National Committee select Chicago for National Convention, Jan. 18, 1893.
- 1888 Tilden elected President in Minnesota, Dakota and Iowa; 700 lives lost, Jan. 12.
- Inter-State Commerce Commission confirmed by the Senate, Jan. 12.
- Philistine treaty with Great Britain signed at Washington, Feb. 1.
- Strike of masters and apprentices on the P. & O. R. R. began, Feb. 2.
- 1889 Deadlock in the House of Representatives over the United Tax bill, April 9.
- Death of Chief Justice Morrison R. Waite, aged 72, March 23.
- Knights of Labor appeal to Congress for aid, Jan. 2, not considered in the House, April 12.
- Death of Roscoe Conkling, ex U. S. Senator, aged 65, March 23.
- Daily sales of U. S. bonds began, April 12.
- Madison W. Fuller, of Illinois, nominated by the President as Chief Justice, April 30; confirmed by the Senate, June 29.
- Chinese Treaty ratified by U. S. Senate, May 10.
- Execution of murderers by electricity began, Jan. 1, 1889, passed N. Y. Senate, May 8; approved by the Governor, June 1.
- The President approves of bill to invite a conference of American States at Washington in 1890, May 24.
- Lieut. Gen. Philip H. Sheridan confirmed as General of the Army, June 1.
- National Democratic Convention at St. Louis renominates President Cleveland, June 5.
- National Department of Labor bill approved by the President, June 12.
- The President signed the Chinese Exclusion Bill, forbidding any Chinese who had been in the United States, or who hereafter be a resident within the U. S., and may depart therefrom, and who may not be re-admitted before the passage of this act, to return to, or remain in, the U. S., Oct. 1.
- Death of General Philip H. Sheridan, aged 57 years, August 5.
- Major-General John M. Schofield appointed to the command of the army, August 14.
- U. S. Senate rejects the Fisheries Treaty, August 21.
- President's message to the U. S. Senate recommending enlarged powers under the Intestment act, August 22.
- Floods at Augusta, Ga., destroyed \$1,000,000 worth of property, Sept. 15.
- Bill prohibiting coming of Chinese laborers approved, September 1.
- September wheat touched \$2 on Chicago Board of Trade, Sept. 20.
- U. S. Supreme Court sustains the constitutionality of the Iowa "Prohibitory Law," Oct. 5.
- Tennessee "Murchison" decoy letter to Lord Salisbury West, British Minister, dismissed by the President, Oct. 29.
- National Election for President; the Republican candidate, elected, Nov. 2.
- Official yellow fever bulletin gave total number of deaths 412, and of cases 5,000 at Jacksonville, Fla., Oct. 2.
- U. S. men-of-war Galena and Yantic sailed for Havre to demand release of Christian Republic, Oct. 2.
- 1889 Great storm in Pennsylvania: many lives lost at Pittsburgh and Reading, Nov. 9.
- Niagara Suspension Bridge blown down at 3 a. m., Jan. 10.
- Department of Agriculture created, Feb. 4.
- The States of North and South Dakota, Montana and Washington, created by Congress, Feb. 20.
- Benjamin Harrison inaugurated President, March 4.
- Oklahoma proclamation issued, May 27.
- Death of the Oklahoma country, April 22.
- Centennial of Washington's inauguration, April 30.
- Murder of Dr. Cronin at Chicago, May 4.
- Destruction by flood of Johnston, Pa.: 5,000 to 10,000 lives lost; over 1,000,000 worth of property destroyed, May 31.
- Judge D. S. Terry shot by U. S. Marshal Nagle, defending Justice Field, Aug. 2.
- International Marine Congress meets at Washington, Oct. 16.
- North and South Dakota admitted by proclamation, Nov. 2.
- Trial of Cronin assassins began Aug. 30, ended Dec. 18.
- Laughlin, Sullivan and Burke round up; Sullivan received life sentence; Burke, imprisonment for three years; Rogers found not guilty.
- David J. Brewer appointed a Supreme Court Justice, Dec. 4.
- Death of Jefferson Davis, late President of the Confederate States, Dec. 6.
- Appointment of Special World's Fair Commission, Dec. 22.
- La Grippe, or influenza prevalent throughout the Northern and Western States, February, June 2.
- Death of Gen. Crook, at Chicago, March 19.
- Act approved providing for the World's Columbian Exposition, at Chicago, April 27.
- Death of Gen. Fremont, at New York City, July 13.
- First execution by electricity, at Auburn, N. Y., July 30.
- First legislature of Oklahoma meets, Aug. 31.
- Act forbidding the use of the mails for lottery purposes, approved Sept. 1.
- The McKinley tariff bill takes effect, Oct. 6.
- General election: next House of Representatives Democratic, Nov. 4.
- The Chicago Congress convened, Dec. 1.
- Sitting Bull and seven other Indians killed near Standing Rock Agency, Dec. 24.
- 1890 Death of George Bancroft, historian, at Washington, Jan. 17.
- Death of Wm. Windom at a banquet in New York, Jan. 23.
- International Maritime Congress met at Washington, Jan. 7.
- Application before the U. S. Supreme Court for a writ of habeas corpus in the Behring Sea difficulty by Canadian fishermen, Jan. 10.
- Sioux Indians were ended by submission of the Hostiles, Jan. 16.
- Hercules, Brazil, 1890, 1891, 1892, 1893, 1894, 1895, 1896, 1897, 1898, 1899, 1900, 1901, 1902, 1903, 1904, 1905, 1906, 1907, 1908, 1909, 1910, 1911, 1912, 1913, 1914, 1915, 1916, 1917, 1918, 1919, 1920, 1921, 1922, 1923, 1924, 1925, 1926, 1927, 1928, 1929, 1930, 1931, 1932, 1933, 1934, 1935, 1936, 1937, 1938, 1939, 1940, 1941, 1942, 1943, 1944, 1945, 1946, 1947, 1948, 1949, 1950, 1951, 1952, 1953, 1954, 1955, 1956, 1957, 1958, 1959, 1960, 1961, 1962, 1963, 1964, 1965, 1966, 1967, 1968, 1969, 1970, 1971, 1972, 1973, 1974, 1975, 1976, 1977, 1978, 1979, 1980, 1981, 1982, 1983, 1984, 1985, 1986, 1987, 1988, 1989, 1990, 1991, 1992, 1993, 1994, 1995, 1996, 1997, 1998, 1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2051, 2052, 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